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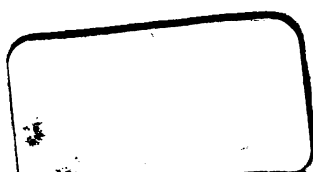
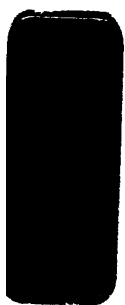
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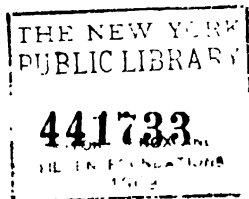
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PROCEEDINGS
OF THE
TWENTY-THIRD ANNUAL MEETING
OF THE
FIRE UNDERWRITERS' ASSOCIATION
OF THE NORTHWEST.



CHICAGO, ILL., SEPTEMBER 27-28, 1892.

PRINTED BY ORDER OF THE ASSOCIATION.
1892.



KING, FOWLE & CO., PRINTERS,
MILWAUKEE, WIS.

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"Ex fumo dare lucem."—HOR.

TWENTY-THIRD ANNUAL MEETING
OF THE
FIRE UNDERWRITERS' ASSOCIATION
OF THE NORTHWEST.

PRESIDENT.

HOWARD P. GRAY, - - - - - CHICAGO, ILL.
State Agent and Adjuster N. Y. Underwriters' Agency.

VICE-PRESIDENT.

W. P. HARFORD, - - - - - MORROW, OHIO.
State Agent Aetna Ins. Co., Hartford, Conn.

SECRETARY AND TREASURER.

E. V. MUNN, - - - - - BELOIT, WIS.
Special Adjuster Home Ins. Co., N. Y.

BOARD OF DIRECTORS.

E. L. ALLEN, Manager Royal Ins. Co., England, - - - CHICAGO, ILL.
J. P. BLACK, Independent Adjuster, - - - - - CHICAGO, ILL.
W. D. FARGO, General Agent Sun Fire Office, - - - ST. PAUL, MINN.
HOWARD P. GRAY, State Agent and Adj'r. N. Y. Und. Ag'cy, CHICAGO, ILL.
W. P. HARFORD, State Agent Aetna, Hartford, - - - MORROW, OHIO.
P. P. HEYWOOD, Assistant General Agent Hartford Fire, Conn., CHICAGO, ILL.
C. J. HOLMAN, Resident Secretary Commercial Union, Eng, - - DENVER, COL.
JOHN C. INGRAM, Special Ag't Liverp. & London & Globe, INDIANAPOLIS, IND.
W. J. LITTLEJOHN, Assistant Manager Connecticut, Hartford, CHICAGO, ILL.
E. V. MUNN, Special Adjuster Home Ins. Co., N. Y., - - - BELOIT, WIS.
J. W. O'BRIEN, Special Agent Phenix, Brooklyn, - - - GRAND HAVEN, MICH.
T. H. SMITH, Special Agent North British and Mercantile, - - CHICAGO, ILL.
H. C. STUART, Special Agent Western, Toronto, - - - DES MOINES, IOWA.

Programme of Twenty-Third Annual Meeting.

FIRST DAY.

OPENING SESSION—TUESDAY, SEPTEMBER 27, 10 O'CLOCK A. M.

Calling of Roll.

Annual Reports of Officers. Reports of Standing Committees.

Election of New Members.

President's Address.

ANNUAL ADDRESS—By MR. ABRAM WILLIAMS, of Chicago, Manager Connecticut Fire Insurance Co.

PAPER—"Cash Value to Insurance Companies of Hand-Shaking;" MR. S. H. SOUTHWICK, of Chicago, Manager Michigan F. & M. Ins. Co.

AFTERNOON SESSION—2:30 O'CLOCK.

PAPER—"Co-Insurance;" MR. E. F. BEDDALL, of New York, Manager Royal Insurance Company.

PAPER—"High Buildings: Their Internal and External Hazard from Fire;" MR. D. J. SWENIE, of Chicago, Chief Fire Marshal.

PAPER—"How Rates are Made and Unmade, and the Effect upon the Profit and Loss Account;" MR. A. A. CRANDALL, of Minneapolis, Minn., Special Agent and Adjuster Western Assurance Company of Toronto.

SECOND DAY.

MORNING SESSION—10 O'CLOCK.

PAPER—"Public Policy;" MR. H. T. FOWLER, of Minneapolis, Minn., State Agent Ins. Co. North America and Pennsylvania Fire.

PAPER—"A Decade of Insurance Litigation;" MR. C. C. HINE, of New York, editor Insurance *Monitor*.

BLACK-BOARD EXERCISES: "Minimum Tariff and Its Application;" MR. H. C. CLARKSON, of Topeka, Kas.

AFTERNOON SESSION—2:30 O'CLOCK

LECTURE—"Electricity, Light and Fire;" Prof. C. C. HASKINS, of Chicago.

Election of Officers for Ensuing Year.

Adjournment.

PROCEEDINGS

OF THE

Twenty-Third Annual Meeting of the Fire Underwriters' Association of the Northwest,

Held at the Grand Pacific Hotel, Chicago, Sept. 27 and 28, 1892.

FIRST DAY.

OPENING SESSION.

TUESDAY, September 27, 1892.

MEETING called to order at 10 o'clock A. M. by President Gray, who announced that the first business in order was the calling of the roll.

On motion of Mr. Hayes, seconded by Mr. Griffiths, the roll-call was dispensed with.

The Chair then announced that the next order of business was the reading of the minutes of the previous session.

On motion of the Secretary, seconded by Mr. Hayes, the reading of the minutes was dispensed with, as printed copies of the same were in the hands of all the members.

The following members were in attendance during the sessions of the Association :

Adams Geo. W.	Barry Chas. H.	Bliven Chas. E.	Brown M. O.
Affeld Chas. E.	Basford R. B.	Bliven Waite.	Brooks Fred. S.
Allabach E. W.	Bennett H.	Bloom Nelson A.	Burns M. J.
Allen E. L.	Berne J. J.	Blossom Geo. W.	Burrows D. W.
Alverson H. C.	Berry E. H.	Bradley C. B.	Butler L. C.
Andrews C. L.	Bissell Geo. F.	Bradshaw W. D.	Calley E. J.
Armstrong F. W.	Black J. P.	Brant J. A.	Campbell E. T.
Barnum W. L.	Blackwelder I. S.	Bredenhagen W. C.	Carson R. B.

Cary Eugene.	Hall J. B.	Marot Benj.	Seage H. S.
Case Chas. Lyman.	Hall Thrasher.	Martin H. C.	Shaw William.
Cate S. E.	Harbeck Eugene.	Mayberry J. J.	Simonds E. A.
Chamberlin W. O.	Harford W. P.	McCauley E. C.	Simonson C. F.
Chapman W. A.	Harvey R. D.	McCord W. B.	Singleton J. P.
Chard Thos. S.	Hawxhurst W. F.	McDonald J. J.	Smith R. J.
Chard S. G.	Hayes Geo. W.	McGill M. R.	Smith T. H.
Clarkson H.	Hayes J. J.	McLeran J. B.	Smith Thos. H.
Colby C. B.	Heaford H. H.	McMillan L. S.	Southwick S. H.
Collins Martin.	Hershey H. H.	McSween J. F.	Sprague Samuel E.
Cornell H. F.	Heywood P. P.	Miller A. F.	Stark Byron G.
Cowles C. S.	Hildreth L. E.	Miller C. N.	Steele W. L.
Crandall A. A.	Hill Herbert C.	Miller John G.	Straight H. J.
Cramer Adolf J.	Hine C. C.	Montgomery P. A.	Stuart H. C.
Crosby Geo. R.	Hoffman J. W.	Montgomery I. S.	Thomas John V.
Crooke Geo.	Holmes S. R.	Moody L. D.	Thummel W. F.
Crooke W. D.	Holloway Geo. A.	Moore Geo. H.	Tiffany H. S.
Cunningham J. L.	Holman Isaac W.	Morgan H. A.	Townsend A. F.
Cunningham W. H.	Holman C. J.	Munn E. V.	Trembor Wm.
Daniel T. R.	Hough E. A.	Munson E. A.	Trumbull A. J.
Daniel W. H.	Howard W. I.	Myers J. C.	Vail D. F.
Davies John E.	Howley John.	Neuberger J. M.	Van Voorhis C. E.
De Forest E. F.	Ingram John C.	Nichols W. J.	Van Voorhis Frank.
Devin D. T.	Jansen H. H.	Nolte H. A.	Wagner D. S.
Eddy H. C.	Johnson W. N.	Oakes C. W.	Walker E. S.
Englemann C. P.	Jones N. B.	O'Brien J. W.	Walker H. H.
Eustis Truman W.	Kemp O. C.	Osmun Daniel C.	Warner J. H.
Evans A. N.	Kingsley Cal. L.	Page Wm. E.	Warren W. S.
Fargo W. D.	Lamey H. T.	Phelps D. B.	Washington H. B.
Fargo F. M.	Lee Frederick W.	Pinkney A. E.	Webber H. F.
Farr Geo. D.	Leisch C. W.	Pribbenow B.	Wells David W.
Fisher G. M.	Lemon Chas. E.	Raymond M. H. N.	Weyth Peyton.
Fisher Walter I.	Lenahan J. H.	Redfield A. P.	Wheeler E. S.
Fletcher John S.	Letton T. W.	Redfield Geo. E.	Whitlock J. L.
Foljambe Theo. D.	Lewis Edwin C.	Redfield D. W.	Whitney F. H.
Foote A. D.	Little F. W.	Rice John F.	Wile Edwin W.
Fowler H. T.	Little F. W. Jr.	Richardson Chas.	Williams A.
Freeman W. R.	Littlejohn W. J.	Riddle J. Irving.	Williams Geo. G.
Friedley H. H.	Love A. J.	Robertson J. W.	Wilson Geo. A. S.
Gardner Edmund.	Lovejoy Geo. M.	Rogers Frank D.	Wilson J. O.
Gill Geo. C.	Luce T. M.	Rogers Jos. M.	Windle Jos. J.
Glidden H. H.	Lyon Geo. M.	Rollo Wm. F.	Witherbee W. E.
Goodrich P. R.	Lyon W. A.	Roper Geo. S.	Witkowsky Con.
Gray H. P.	Maginn John W.	Russell H. M.	Wood H. N.
Greely Otto E.	Manners Robt. R.	Scott Walter.	Woodward M. S.
Grenell Howard.	Maitland T. L.	Schupp Simon.	Wright John O.
Griffiths J. C.	Margah Lewis F.		

The Secretary then read the report of the Board of Directors, as follows :

REPORT OF BOARD OF DIRECTORS.

CHICAGO, September 26, 1892.

Present: H. P. Gray, T. H. Smith, H. Clay Stuart, W. P. Harford, W. J. Littlejohn, E. V. Munn, John C. Ingram.

Programme for 1892 meeting presented, and on motion of H. C. Stuart, seconded by T. H. Smith, unanimously adopted.

The following names were presented for membership at the several meetings of the Board of Directors, and, upon motion, recommended for election :

Armstrong G. A., Sp'l Agt. & Adj.,	Hartford Fire Ins. Co., Detroit, Mich.
Bailey Geo. A., Special Agent,	Phenix Ins. Co. N.Y., Topeka, Kansas.
Barnard C. F., Special Agent,	Queen Ins. Co. Amer., Omaha, Neb.
Benton W. P., Special Agent,	Sun Fire, Eng., Indianapolis, Ind.
Best Jas. G. S., Special Agent,	Agricultural, N. Y., Chicago, Ill.
Carlisle E. G., Secretary,	Illinois State Board, Chicago, Ill.
Carroll F. C., State Agent,	Niagara Fire Ins. Co., Cleveland, Ohio.
Clarke Edw. D., Special Agent,	Lancashire Ins. Co., Chicago, Ill.
Clarke H. W., Inspector,	St. Paul Insp. Bureau, St. Paul, Minn.
Clinton J. H., Special Agent,	{ American, N. Y., } 240 La Salle, Chicago.
Clough Allen E., Special Agent,	{ Granite State, N.H., }
Crandall W. H., State Agent,	Northern Assur., Eng., 226 La Salle, Chicago.
Cree Will. C., Special Agent,	{ West. Assur., Tor., }
Driscoll M. F., General Agent,	{ Brit. Amer., Tor., }
Dudley W. W., Manager,	Lancashire Ins. Co., Chicago, Ill.
Engelbretson W., Special Agent,	Phoenix Assur., Eng., Chicago, Ill.
	Manchester, Eng., Rialto Bldg., Chicago.
	Rockford Ins. Co., Rockford, Ill.
Flintjer D. J., State Agt. & Adj.,	State of Des Moines, { 3218 E. Seventh St.,
	{ Kansas City, Mo.
Goff E. L., Special Agent,	Sprg. Garden Ins. Co., 11 Major Blk, Chicago.
Hayes G. W. Jr., Special Agent,	Lancashire Ins. Co., Chicago, Ill.
Herbold C. J., Special Agent,	Niagara Fire Ins. Co., Madisonville, Ohio.
Higbee W. E., Special Agent,	Springfield F. & M., Devil's Lake, N. D.
Hoffman Albert, Special Agent,	Manchester, Eng., Mt. Sterling, Ky.
Hogue F. K., Secretary,	Sandusky Ins. Co., Toledo, Ohio.
Hubble John P., Special Agent,	Atlas Assurance Co., Kansas City, Mo.
Humphrey W. B., Special Agent,	Traders' Ins. Co., Lincoln, Neb.
Lyon F. D., Special Agent,	Caledonian Ins. Co., Omaha, Neb.
Main Alex. H., Special Agent,	Ger.-Amer. Ins. Co., Madison, Wis.
Main Geo. C., Special Agent,	{ Ins. Co. of N. A., }
	{ Pennsylvania Fire, }
McBain W. F., Secretary,	Grand Rapids Fire, Grand Rapids, Mich.

McGregor P. D.,	Special Agent,	Conn. Fire Ins. Co.,	Chicago, Ill.
Meeker C. G.,	State Agent,	Concordia Fire,	Sycamore, Ill.
Metzel Alex. L.,	Special Agent,	{ Ins. Co. of N. A.,	{ Omaha, Neb.
		{ Pennsylvania Fire,	
Miller C. M.,	Special Agent,	Greenwich Ins. Co.,	240 La Salle, Chicago.
Mitchell Chas. F.,	Special Agent,	{ Scottish U. & N.,	{ 168 La Salle, Chicago.
		{ Lion Fire,	
Neeley Geo. A.,	Special Agent,	Western Assur. Co.,	Leavenworth, Kan.
Odell R. S.,	Sp'l Agt. & Adj.,	Conn. Fire Ins. Co.,	Rookery Bdg, Chicago.
Peck A. W.,	Special Agent,	Atlanta Home Ins. Co.,	144 La Salle, Chicago.
Pratt Marcus M.,	Special Agent,	Peoples Fire, N. H.,	St. Louis, Mo.
Rassweiler H. H.,	Special Agent,	{ Ins. Co. of N. A.,	{ The Temple, Chicago.
		{ Pennsylvania Fire,	
Reynolds G. W.,	Special Agent,	Niagara Fire Ins. Co.,	Columbus, Ohio.
Rogers C. B.,	Special Agent,	Springfield F. & M.,	Louisville, Ky.
Sheahan J. D.,	General Agent,	Millers' National,	Chicago, Ill.
Stark L. C.,	Special Agent,	Royal, Eng.,	Chicago, Ill.
Stauffer J. Geo.,	Special Agent,	Niagara Fire Ins. Co.,	Decatur, Ill.
Swire Roger,	Special Agent,	Ger.-Amer. Ins. Co.,	Iowa City, Iowa.
Vandeventer W. E.,	Special Agent,	Phoenix Assur., Eng.,	Chicago, Ill.
Vore Milton P.,	Special Agent,	Manchester, Eng.,	Chicago, Ill.
Wardle H. M.,	Special Agent,	Lancashire, Eng.,	Chicago, Ill.
Welch Ira,	Adjuster,	Phenix, N. Y.,	Kansas City, Mo.
Wilson C. F.,	General Agent,	Western Assur. Co.,	Denver, Col.
Williams H. N.,	Manager,	Oakland Home Ins. Co.	Chicago, Ill.

Moved and seconded that the action of the President regarding the paper of Prof. Haskins be approved. Adopted.

Adjournment to 9:30 A. M.

The Secretary's report was then read by the Secretary, as follows :

REPORT OF SECRETARY.

1891-1892.

To the Fire Underwriters' Association of the Northwest :

MEMBERSHIP.

At commencement of 1891 meeting.....	324
Admitted 1891 meeting.....	54
	378
Resigned and dropped for non-payment.....	25
Died during the year.....	5
	30
Membership this date.....	348
Active members.....	340
Honorary members.....	8

Report of Treasurer.

13

DELINQUENTS.

Due 1891	40
" 1890.....	26
" 1889.....	12
Total unpaid dues.....	78 @ \$5 \$390

Respectfully submitted,

E. V. MUNN, *Secretary.*

Beloit, Wis., September 26, 1892.

The Secretary then read the Treasurer's report, as follows:

REPORT OF TREASURER.

1891-1892.

To the Fire Underwriters' Association of the Northwest:

RECEIPTS.

Balance on hand 1891.....	\$ 73.60	
From dues and initiation fees.....	1,676.50	
From sale of Proceedings.....	44.00	
		\$1,794.10

DISBURSEMENTS.

Printing and stationery.....	\$ 941.35	
Postage, telegrams and express charges.....	131.51	
Salary of Secretary.....	200.00	
Stenographer's fees.....	98.50	
Freight charges and sundry items.....	41.68	1,413.04
Balance in treasury.....		\$381.06

Respectfully submitted,

E. V. MUNN, *Treasurer.*

Dated Beloit, Wis., September 26, 1892.

On motion of Mr. Bliven, seconded by Mr. Griffiths, the above reports were accepted.

The Chair—

The next business in order is the report of the Librarian.

REPORT OF LIBRARIAN.

The Secretary—

The Librarian is out of the city, and will not return to-day. I wrote him and asked him if he had anything to report, to prepare it.

I do not suppose there has been any change particularly in the affairs of the library. The library of Mr. Jacob Peetrey was presented to the Association at its last meeting. The books were received in due course and were placed by Mr. Buckman with the other books of the Association.

The Chair then announced that the next business in order was the election of new members.

The Secretary—

Gentlemen, you have heard the names presented for membership, as read by me in the report of the Board of Directors.

Mr. Griffiths—

I move that the names, as read by the Secretary, be put to the vote of the Association.

Motion seconded by Mr. Van Voorhis and carried.

The Chair then put the question on the list of new members, as read by the Secretary, and it was carried.

Mr. Hayes—

I move that the courtesies of the floor be extended to the Local Agents, either of this city or outside, and I will also include the visiting General Agents from abroad.

Motion seconded by Mr. Van Voorhis and carried.

At the request of the President, the Vice-President then took the chair, and the President delivered his address, prefacing it with the following remarks :

I want to preface my brief address with an illustration of my feelings. During my vacation this summer, on the Jersey coast, my friend and I sat within fifteen or twenty feet of where the breakers from a terrific storm broke at our feet. He had never seen the ocean before. To him it was something awful. I was a little more used to it. After sitting a while, he said to me: "How far is it in that direction to any land?" I said: "Somewhere in the neighborhood of three thousand miles," asking: "What do you think of it?" He turned to me and said: "It is grand, it is solemn; but what an awful object lesson from Mother Nature, to show man how small a thing he is in the universe." I speak of this simply to say that I think, in nominating me to this office, you wanted to give me this kind of a lesson, in comparing my poor talents with the array of knowledge and experience in this Association.

The President then read his address as follows :

PRESIDENT'S ADDRESS.

MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTH-WEST.

Gentlemen: The meagre command of language of which I am possessed fails me utterly in the expression of my feelings of pride and pleasure at having the honor and privilege of welcoming you, our invited guests, and members of the press to this, the Twenty-third Annual Meeting of our Association—an Association whose membership, whose influence, and the records of whose proceedings are equaled by few and excelled by none in the world—and of asking you to accept the usual courtesies of the floor for participation in our work and discussions.

Still, I am forcibly reminded, in the midst of my joy, that “every sweet has its bitter” and “every rose its thorn,” by the sorrow and regret caused by the fact that it is also my duty to announce that since we last met in this room death has taken from our midst many of our beloved friends and members.

We are called upon to add to the list of those gone before :

S F. ASPINWALL, President Grand Rapids Fire Ins. Co.;

D. B. WARNER, General Agent Phoenix Ins. Co., England ;

T. R. BURCH, General Agent Phoenix Ins. Co., New York ;

THOS. L. DEAN, General Adjuster Hartford Fire Ins. Co.;

J. P. VANCE, General Agent Hamburg-Bremen Ins. Co. and Union Ins. Co. of Philadelphia ;

A. D. RUEGGER, Special Agent North British & Mercantile Ins. Co.; all ranking high in our profession, and of that stamp of personal character to make them sadly missed, in our association with them, both at our meetings and in the field, and at the proper time committees will be appointed to express a fitting tribute to their memories.

Following in the steps of so illustrious a predecessor as I do, who delivered you an address so replete with historical, statistical and practical information, I can necessarily say but little of interest to you.

Since our last meeting we have seen the close of one of the most disastrous years in the history of our business, and passed the first six months of another year that bids fair to be its equal.

We have seen the retirement of some sixty companies by re-insurance, and one out-and-out failure.

This brings me to a subject which I approach with timidity (and I ask that I be exonerated from any suspicion of personality or criticism of my superiors in my remarks), that of re-insurance of failing and retiring companies.

I know I speak the sentiments of 90 per cent. of the Local and Special Agents, and very many of the General Agents, when I say that this practice has grown in our business to be like the opening of a perfect "Pandora's box of evils." It has attracted to our business, in the last decade, a nest of parasites and charlatans whose manner of conducting any other business ashore would put them in the hands of the sheriff, and on the high seas give them a chance to decorate some man-of-war's yardarm as pirates, who have organized and run the horde of companies that have had to quit.

But backed by the hope of re-insurance from some legitimate company, they have been educated into the belief that they are safe if they can hold out long enough to get a sufficient volume of business on their books to make it an object for some legitimate company to buy.

It has educated our best Local Agents to the belief that any man can start a company, steal their business by rate-cutting, while they are held up to Board rates, and, when he can go no further, sell out to one of the very companies which has denied him the privilege of holding his business against the pirate.

And they say: "What redress have we? We cannot attend your Northwestern meetings, nor the meetings of your State Boards, to make ourselves heard; therefore will you not speak for us?" Hence I make their request part of this, my address.

It has educated the assured to the belief that a policy is a policy, and that only, the same in one company as another, or at least it will be so in two or three years; and from this belief they cry for the privilege of dictating the price at which our indemnity shall be sold to them, and for anti-compact and valued-policy laws.

It has educated the average legislator to the belief that our business is not amenable to any of the laws of supply and demand, or cost and profit, and he is only too ready to yield to the cry of the insuring public for adverse legislation.

As a result of the disaster in the past eighteen months in our business, we have seen demanded better forms, more adequate rates, and the adoption of the 70, 75 and 80 per cent. co-insurance clause—excellent reforms, and had none too soon.

But let me answer the question in the address of my predecessor,

"What next can this Association do to best serve the interests of Fire Underwriting?" in truly Yankee style, by asking another: Would not the interests of Fire Underwriting have been greatly served and advanced if in 1891 we could have had sixty-one out-and-out failures instead of sixty re-insurances and one failure?

Would not the class of Local, Special and General Agents known as the "hustlers," with their occupation (like Mr. Othello's) gone, and the assured with his unearned premium gone, and he who had a loss hunting for some one to pay his adjusted and unpaid claim, have been excellent teachers of the fact that our business has more of business principle, basis of all commercial transactions, and experience in its proper conduct, than can be learned in a year or two?

Asking indulgence for the time I have taken from the different authors of our most excellent programme, and again thanking you for the honor conferred upon me by my election and your kind attention, I will close by hoping that we may have a pleasant and profitable meeting.

The President then resumed the chair.

Mr. Bliven—

I move that the President's address be referred to an appropriate committee.

Motion seconded by Mr. Hayes and carried.

COMMITTEE ON PRESIDENT'S ADDRESS.

The Chair announced the following as the Committee on the President's Address: Messrs. H. C. Alverson, C. E. Bliven, H. C. Stuart, George H. Moore and J. C. Griffiths.

The Secretary then read the following communications:

Letter from George H. Burdick, Secretary of the Phenix; letter from G. A. Van Allen, President of the Commerce Insurance Company; letter from Herbert Folger, Manager of the New Zealand Insurance Company, and others.

CORRESPONDENCE.

THE PHENIX INSURANCE COMPANY, }
HARTFORD, CONN., Sept. 13, 1892. }

H. P. GRAY, ESQ., President Fire Underwriters' Association of the Northwest, St. Louis, Mo.

Dear Sir: I am in receipt of card of admission to the Twenty-third Annual Meeting of the Fire Underwriters' Association of the

Northwest, to be held in Chicago on the 27th and 28th inst., as per programme also received, and have to thank you for your courtesy in sending the invitation.

It would give the writer great pleasure to be present, but I fear it will be impossible to arrange matters to be absent from the office at that time. I remain, with thanks, very truly yours,

GEO. H. BURDICK, *Secretary.*

PHOENIX INSURANCE COMPANY, }
HARTFORD, CONN., September 2, 1892. }

H. P. GRAY, ESQ., President Fire Underwriters' Association of the Northwest, St. Louis, Mo.

My Dear Sir: I must express my appreciation and thanks for your courtesy in extending to me an invitation to attend the Twenty-third Annual Meeting of the Fire Underwriters' Association of the Northwest, to be held at Chicago on the 27th and 28th of this month, but I deeply regret that other engagements will prevent my attendance.

The programme you have prepared makes certain that the meeting will be of great interest to those present.

I am, most truly yours,

D. W. C. SKILTON, *President.*

COMMERCE INSURANCE COMPANY, }
ALBANY, N. Y., January 26, 1892. }

E. V. MUNN, ESQ., Secretary and Treasurer Fire Underwriters' Association of the Northwest, Beloit, Wis.

Dear Sir: In response to your reminder of the 23d inst., I enclose herewith a draft for \$5.00 in payment of membership dues for 1891, for which I do not remember having been asked before.

For nineteen years I have been a contributing member of the Fire Underwriters' Association of the Northwest, and our library contains a full set of the published proceedings, in which I have found much matter of interest and instruction.

It has not been convenient to attend the annual meetings, although I have been present at two of them. Perhaps next fall it will be possible to attend that session, but, if not then, the following year's convention will be likely to secure my attendance, as the World's Fair exhibition will undoubtedly bring me to Chicago.

When last year's proceedings are published, you will, of course, forward a copy to

Yours very cordially,

G. A. VAN ALLEN.

GLENS FALLS INSURANCE COMPANY, }
GLENS FALLS, N. Y., September 24, 1892. }

H. P. GRAY, ESQ., President Fire Underwriters' Association of the Northwest, Chicago Ill.

Dear Sir: Until yesterday I had been anticipating the pleasure of responding in person to the roll-call of the Twenty-third Annual Meeting of the Association next week.

I am, however, finally compelled to send my regrets, for I very much regret that I cannot be present to profit by the rendering of your attractive programme and enjoy the delight which I see "between the lines" as incident to the social and fraternal spirit of these meetings.

With high respect for the Association and for what it has achieved, and with the best wishes for its future,

I am, yours truly,
J. L. CUNNINGHAM, *President*.

NEW ZEALAND INSURANCE COMPANY, }
NORTHWEST DEPARTMENT, }
PORTLAND, ORE., August 30, 1892. }

E. V. MUNN, ESQ., Secretary Fire Underwriters' Association of the Northwest, Beloit, Wis.

Dear Sir: I am in receipt of your valued favor of the 24th inst.

FILE OF PROCEEDINGS.—I am much gratified to learn that you have been able to collect for us the missing reports of your past proceedings, to be deposited in the library of the Fire Underwriters' Association of the Pacific. The writer is now acting chairman of the Library Committee, and in view of the value of this donation it will be reported at the next monthly meeting of the Association, to be held about September 13. Formal acknowledgment will be made to you in due course, as you request, after receipt of the proceedings.

ANNUAL MEETING.—I have already had the pleasure of receiving from you copy of the programme to be presented at your Chicago meeting next month, and I have requested our President to lay the matter before the members at our next meeting, in the hope that some of the San Francisco underwriters can arrange to be present. I shall probably find it necessary to visit Montana at the beginning of October, and if nothing occurs to prevent, I have some hope of being able to leave here early enough to attend your meeting and still reach Miles City without losing more than four or five days beyond what

would be required for the Montana trip proper. I should much enjoy the privilege of meeting a number of your members with whom I am slightly acquainted through correspondence.

Yours very truly,

HERBERT FOLGER, *Manager.*

ORIENT INSURANCE COMPANY, }
HARTFORD, CONN., September 20, 1892. }

H. P. GRAY, ESQ., President Fire Underwriters' Association of the Northwest.

My Dear Sir: Allow me to thank you for the invitation sent to me to attend the Annual Meeting of the Fire Underwriters' Association of the Northwest, to be held at Chicago on the 27th and 28th of this month.

I am very sorry my engagements will prevent my being present upon that occasion. I, however, will be with you in spirit, and I can readily see by the programme you will have an enjoyable time.

Wishing the Association all the success it deserves, and it deserves much, I am,

Very truly yours,

CHAS. B. WHITING.

The Chair—

Gentlemen, I am happy to announce that Mr. Abram Williams, who is to deliver the Annual Address, is with us. I know you will all be pleased to hear from him.

ANNUAL ADDRESS.

Mr. Williams then spoke as follows:

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

I am much disappointed at not being able to fulfill the obligations I made when I accepted the invitation from the President to deliver what is called in our Association "The Annual Address." I left the work to be prepared during my vacation, but on going East to the place where my vacation was to be spent, I had no sooner arrived there than I was taken ill, and have been ill ever since. Last evening, after receiving a telephone message, I said I would come down and say a few words, but as I thought the matter over, after making that new obligation, I began to think I must not trust myself to the thoughts that would come to me as I stood before you, and so I penciled down

some of the points that have been in my mind during the past year, recalling such as I could collect at this time. Without such preparation of ideas, therefore, as should be presented to this meeting, I stand before you, trusting that you will be indulgent, and trusting also that the reporters, who are generally so active with their pencils, will in this instance dull the points of them and not report too closely what I shall say.

While complimented by an invitation to address, in this formal way, your Association, I approach the task with hesitation and a good deal of embarrassment, for this Association is composed of active workers in the field familiar with every phase of the insurance business, and has among its members those who have grown gray in the service, many of whom, from the accident of selection, have been left in the ranks, who, if placed in managerial chairs, would have graced the position, and who would have brought to bear upon the science of Underwriting an enlightened and ripened judgment. These annual meetings of your Association bring together the underwriters in this Northwestern field and afford the opportunity for the discussion of a variety of topics, and bring to light the experience of those who have dealt with conditions as well as with theory. It is not only the conditions that affect us now, but it is the theories as well, which fact I will refer to again later on.

An Annual Address, and to a body of underwriters, suggests some important message to them. This is one of my reasons just now for feeling somewhat out of place. What new thought can I utter in an assemblage where about everything in connection with the business has been ably discussed through so many years? We have had heretofore elaborate and exhaustive papers upon all known kinds of special hazards and topics without number, including the all-absorbing one of fire waste; the duties of Special Agents; the duties of Local Agents; the relation of insurance to the public; the relation of the public to insurance; legislation and taxation; commissions to agents; Local Boards; compacts; valued-policy laws; form of policies; the insurance contract. We have had subjects philosophical and metaphysical, each in their way exhaustive and final. What, then, is there that will be new and interesting or suggestive, which, if its method be followed, will serve as a balm to the ills we have, or as a guide to better results. There is nothing new, it is said, except what has been forgotten.

At the time of the organization of this Association, twenty-one years ago, the attempt was made to find out what was the cost of the busi-

ness, or what it should be, and to regulate it by rates, or by forms, or by both, and in spite of the most vigorous work from that time to this the race has been an unequal and unsatisfactory one. Somehow we don't seem to get at the solution of the difficulty. Our running course is of the zigzag order. We keep on the road, because there are fences each side of us and abiding hope beyond, but we don't even keep the middle path, while the fire-fiend by our side keeps right on, ably seconded by the high commissions and increased expenses. At this twenty-first anniversary the subject is still uppermost and is apparently as far from being satisfactorily settled as ever. We keep on gaining notoriety for some, popularity for others. This latter is sometimes, I fear, according to the liberality with which we supply agents with "stationery," and so forth, and some of us get to the annual mile-post a little out of breath and somewhat damaged for the longer continuance of the race. At the end of 1891, eighty-two of the companies that started out with us at the beginning of the year dropped out by the wayside, giving up the contest and withdrawing fifteen millions of assets, which, with what the rest of us lost, made a shrinkage of insurance capital of over seventeen millions of dollars. At this time we cannot correctly estimate the condition we shall be in at the close of this year, but there will probably be added twenty millions to the loss figures attained last year, which will show a fire loss of property for this year of over one hundred and sixty millions. What is the cause for this state of affairs? The portion of this loss that is thrown on insurance companies to pay for, we undertake to do through a system of rate collections, but as it appears from the failures referred to, we made a wrong calculation in our estimates. The remaining portion is to be borne by the owners, who have also made a wrong calculation in their estimates, and the whole has to be borne by States, who lose the power to collect taxes upon just so much property, and if they must have the tax which this loss represents, they must make a larger revenue from the remaining values. On the whole, the situation is critical. Something desperate seems to be the matter with the insurance business, and not the least of the dangers is the treatment it is to receive from having too many remedies. One remedy recommended is the encouragement to improve the risks through the introduction of sprinklers, but if the water supply or watchman does not fail at the critical time, the rate fails us all the time. Another says the rule should be inspection, selection and protection. When was the rule otherwise? But the loudest proclaimer and sole user of this very original idea has adjourned after a

brief but brilliant exploit, in which he laid more emphasis, at the close of his exhibit, upon the doctrine of (self)-protection. Others claim that an operation performed upon the agents through an interference with his private and personal business in the way of commissions from others, will heal the sore. Salvation, others say, will come through a graduated scale of commissions, losing sight of the danger that would come through a gradual raising of commissions on the special hazards, or else a loss of the class to competitors, and also of the fact that should the business assume the condition of age, the unearned liability charge upon the preferred class, if written as usual for long terms, would soon scare the weaker companies into breaking away from all agreements. "Raise the rates!" cries another. Well, whom does that scare? Surely not that vast army daily growing more vast—the men who have everything to gain and nothing to lose by reason of fires—while at the same time the more cared for, or better class of risks, will take the least insurance. "Oh!" says another, "we can regulate this latter class by compelling him to adopt the 80 per cent. co-insurance clause." You will, will you? Well, how about the man to whom you do not wish to give so much insurance, or the one who, after exhausting the market on both sides of the ocean, finds that he cannot obtain so much, though he and his property are of the best class, and who, therefore, appeals to legislation for another installment of bad laws? And as to the incendiary or suspected man, we will not insure him. He will get insurance, though, just the same. It may not be of your kind, but it will serve, and will perhaps serve you if his risk is an exposing one. The trouble with insurance is, that there is too much of a disposition to be greedy. We want to crush out competition, so say the larger companies, and we can stand bleeding better than the smaller ones, so we will reduce rates below the cost lines and thus drive competition to the wall. The smaller companies are not only compelled to meet the lower rates, but to sustain themselves with agents, waiting the time when better skies shall brighten, they increase the commissions, until between lessened income and increased expenditures they—what? Give up the ghost? Not much. They re-insure and pocket a bonus or a fat office. I am speaking now of the warfare in Eastern cities, but the influence of such competition is felt in the West. We in the West have had to meet the competition thus driven into our field. We have fought a good fight. The premiums obtained show our work. Nearly, if not quite, one-half the whole premium in the United States is obtained in the field represented by this

Association. We are fighting on the lower commission basis, and have often driven the enemy to the wall. We see the old hulls touching our ports and gathering in the risks, good, bad and indifferent, and loading up so hurriedly and so promiscuously and so badly as to render the ship unseaworthy. We rejoice as we see the storm gathering. We watch the attempt to navigate. We see the headload is too heavy and too poorly placed. We see the unsteady course and loss of control, and as we crowd closer we see that the vessel is swimming towards the current that soon will get control and carry the bark on and nearer the rapids and out of our way forever, and then while we look and feel triumphant, we see one of our own companies throw out a safety-line and tow the vessel ashore, taking in the entire cargo of poor risks, taken at cut rates and at big commissions, and paying all the way from 50 to 60 cents for the privilege, and in addition making places at big salaries for the men who have been at work for years trying to undermine us. We do not wish to criticise our superiors, but we do wish we could obtain their attention long enough to explain the situation and to say, "Hands off! Let us continue our plan and let these failing and poorly-managed companies complete the journey we have laid out for them, or rather that they have laid out for themselves." As it is, they have practically said to our Western people: "Go on and get your rates at what you can, and in the end we will take the risks and give you double security and relieve you of further anxiety." Better by far see the weak concerns fail and thus demonstrate the necessity for paying remunerative rates and accepting proper forms.

A few years ago a man in Cincinnati, out at the elbows, as it were, concluded he would strike out for new pastures and work them for all they were worth. He adopted a motto that, old as was the practice, it would yet attract attention: "Inspection, Selection and Protection." He found in a large city a field suited to his plans. With the aid of brokers and a few men with more money than knowledge he succeeded in organizing not one but three companies. He explained that, having inspected and selected, he could then offer to write any amount, and as the business was to be by wholesale lots the expenses would be reduced to merely nominal figures, forgetting to say that what was saved from the expense column would be given away in rate, and that the system was not insurance in the broad sense of the term, but a cutting of rates and big business lines here and there—a few in a State—and by no means a general average of lines or rates. The underwriters scouted the plan. A few gradually grew into the idea that per-

haps jumbo lines on the plan proposed would pay, and these few had become blinded by figures and statements that were startling, or would have been, if true. For though figures are said not to lie, figurers often do. At last, and in the midst of a skyrocket display, four and twenty gentlemen of the underwriting fraternity, with claw-hammer coats and roses in lapel, sat down to a feast. After a suitable disposal of the good things provided, our late Cincinnati friend, the host, arose, and with a sunflower glow in face that was beaming, and with hand in pocket upon a private check of considerable magnitude, stated that he had made a glorious success (and here he touched the check). He recommended that his course be followed, and jumbo lines, properly selected and inspected, be the rule for all, but as for himself he was tired and would go to cultivating oranges—that he had sold out and henceforth the business would be carried on by others. It is to the everlasting credit of the purchasing company that it soon, very soon after, went to inspecting and selecting, and that it soon came to the conclusion that the \$120,000 lines must be reduced to one-third of the amount and that full established rates must be obtained. And now the sequel to that dinner is given in official figures, showing that the orange orchard was commenced not a day too soon.

P. B. Armstrong met his Waterloo in 1891. The sunset hues in which the experience of the Armstrong companies was painted at that famous farewell dinner of the fire insurance Napoleon seemed to be dimmed somewhat by the statements of the trio filed at Albany this week. The record for 1891 is as follows:

Premiums received.....	\$1,391,369
Losses paid.....	1,869,532
Losses unpaid, end of 1890.....	239,278
Losses unpaid at end of 1891.....	188,891

The exhibit of the three companies since organization is as follows:

Premiums	\$8,298,741
Losses.....	5,624,987
Ratios.....	67.78

It would appear that Armstrong met his Waterloo in fiery 1891.

The inconsistency in our business does not stop here. A few months ago a committee, composed of the ablest underwriters we have, addressed a communication to the President of the United States, calling his attention to the unprofitableness of the insurance business, and while saying they knew it was a matter that could not be treated by Congress, yet would he not please write a message to Congress so as to attract attention to the great fire waste, showing the necessity

for some provisions in States for better buildings and better regulations.

We can imagine the President, before he consigned the letter to the waste-paper basket, as saying: "These people want me to play the 'bogie-man' and scare people, when right before their eyes they can see a way for reaching, by object and historical lessons, more people, and of practical use to them, than I can possibly. Here we are to have a World's exhibition of comparative progress of all that is useful that has been brought to light since the discovery of America. That is the time and the place to set before the people of all the States all they have to say touching the scope and matter of their communication."

Gentlemen of the Northwestern Association: It is fitting to here make a report to you. In accordance with your resolution adopted at the last meeting, an attempt was made to utilize the work begun by others and merge into one exhibition all that was needful for our purposes. The World's Fair people had already entered into agreements respecting the erection of an Insurance building that would be a study for underwriters as to proper fire-proof construction, as to proper equipment for electric lighting, and such other plans for safety buildings as should prevail, particularly in large communities. Your committee thought to avail themselves of this, but to increase the size of the building so as to provide more particularly for such an exhibit inside as would demonstrate to the public the necessity for the investigation of fires, the abatement of taxes and the encouragement of more just and equitable laws than now prevail. While the building itself would be a good object lesson for our field men, we cared more for what we could exhibit in the building. Our efforts did not meet with success. We have been obliged to abandon the work, and the World's Fair will take place without one effort to make ourselves felt on the occasion. Does not that seem strange? One gentleman from whom, judging by what he said to us on former occasions, we might have expected some aid, somehow cannot get beyond the doorway of the building. He writes an article for a public journal and proceeds deliberately to attack the proposition, because we would thereby educate the people to a proper way of constructing a building. I will read to you what one of our ablest and most distinguished journalists has to say in publishing the communication. He heads the article, "Mind Your Own Business and Let the Other Fellow Attend to His." There is decidedly fine sarcasm, and well pointed, in these words of —— in *The Insurance Post*. He says: "I have always thought there should be three buildings instead of one. 1. A Physician's Building, to

teach people how to master disease without sending for a doctor. 2. A Lawyer's Building, to educate the people how to settle their difficulties without litigation. 3. An Insurance Building, to educate the people how to construct buildings so they need carry but little, if any, insurance." Evidently Mr. ——— still holds to the old faith that the fire insurance policy is a contract of indemnity and not a contract to do anything else.

And then the paper goes on rather commending Mr. ——— for the position he has taken. We might protest against his return to the ring after he was fairly knocked out and put to sleep by *The Insurance Post* of this city, but contrary to all known rules he stalks back before us, and although the contest has been decided, he demands another hearing, and he still fires away at the outside in place of seeing what we would exhibit inside of the building. Just think of the opportunity we had! This exhibition differs from all others of its kind. It is not so much to commemorate the discovery of America by Columbus as it is a commemorative and comparative exhibit of the thought and progress of the world since Columbus' time. He was one of the few thinkers of his time who, amid the mental darkness which had settled down upon the people, could penetrate and see beyond the veil which hemmed in half the world. Excuse the digression. I do not, and did not mean to get away from my main subject, but in the absence of methodical arrangements I cannot help referring to the thought which the subject of a World's Fair exhibit suggests. However, I am not so far away as you may think. To reach the East by sailing West has been found to be practicable. The solution of it widened the scope of men's minds. The Borgias and Henrys were pushed aside. The teachings of Savonarola and Luther, and the reports of discoveries on land, on sea, and in the heavens, begun to be printed. Commerce grew, and so shortly, and in Elizabeth's reign, forty-eight years after the discovery of America, there appears upon the statute books this :

"An acte concerninge matters of assurances amongste merchantes" (45 Eliz., ch. 12). The preamble to which states that insurance had then been a custom "tyme out of mynde." It is as follows, viz.:

Whereas, it ever hathe bene the policie of this realme by all good means to com-forte and encourage the merchante, therebie to advance and increase the generall wealth of the realme, her Majestie's customs, and the Strength of Shippinge, which Consideracion is nowe the more requisite because trade and traffique is not at this present soe open as at other tymes it hathe bene. And, whereas, it hathe bene *tyme out of mynde* an usage among the merchantes, both of this realme and of forraigne nacyons, when they make any great adventure (especiallie into remote parts), to give some Consideracion of money to other persons, (*which commonlie are in no small number*), to have from them assurance made for their goodes, merchandizes, ships

and things adventured, or some parts thereof, at such rates and in such sorte as the parties assurers and the parties assured can agree, which course of dealinge is commonlie termed a policie of assurance; by means of which policies if it cometh to passe upon the losse or perishinge of any shippe, there followeth not the undoinge of any man, but the losse lightethe rather easilie upon many than heavilie upon fewe, and rather upon them that adventure not than those that doe adventure; whereby all merchantes, especiallie the younger sorte, are allured to venture more willinglie and freelie.

Now we begin to see the point to be gained through a study of the comparison of the progress or hindrances to the progress of commerce and so much of it as relates to insurance. Have we not an interest, a special interest, in this great World's Fair exhibit? Commerce was then, and now is, defined to be, Means of Transportation, Freedom of Exchange, and Security, and to interfere with one of these three elements of trade interferes with all. The statistics, the object lessons, the comparison of trade as affected in States and in countries through the laws enacted, would have found some in each State who would perhaps hereafter have become ready to do what our distinguished friends in the East wished to have the President do. What we need to do is to do something ourselves. Let us get into the current of popular opinion. If the World's Fair has been decided upon as the place and the opportunity for an exhibit of figures and statistics, then let us show our hand, and in a way to accomplish results. It is not altogether too late, and so my remarks are with the hope that there may yet be a movement in that direction. Everything is being improved and reformed. It is in the air, and if I was to say in few words what was needed in our line of work, I would say, stop reforming the others and pay close attention to ourselves. First, I would say economize, and second and last, I would say economize. Begin it now. We can begin it. You field men can begin it. Do you ask how? Why just stop and think. How much of the dollar in premium do you want for your share? The loss figure has steadily grown. The commissions to agents have advanced. The expense of adjustments has enlarged. The supplies to agents have been made more elegant. And yet the dollar remains fixed. You want to be advanced. You want better positions; you want better salaries; but unless you can increase the value of the dollar, or stop the other inroads made upon it, I fear you too will remain fixed. Whenever your Special Agency expenses, including salary, shall exceed 7 per cent. upon the net receipts of your field, you will by that much be unprofitable, unless you can make some other interest connected with the dollar take less for its share. Economize in everything but work. Let your inspec-

tion and authorization of risks be more thorough. Stop trying to take the whole of the risk. Keep agents from trying to get more commissions or more favors, and do stop trying to adjust all the losses unless you are particularly well fitted for that part of the business. The chances are that, if you are very good Adjusters, you are correspondingly weak in your efforts as a General Agent, and your salaries, unfortunately, are measured by your success as a Special Agent. At the end of the year your field results are examined and your loss adjustments are forgotten. It would be well if companies would adopt some such plan as the English companies do at home, and thus make loss adjustments cost less. Reformation as applied to some one else may be a good thing, but to preach effectually the preacher must practice. Economize and then preach economy. As it is now, agents are asking companies for more and more. If a fire company is to be organized they ask companies to help pay for the outfit; they then want rates reduced; they then want a contribution toward a tournament that will take the department away from its place of usefulness. You can reform some of these things, and that is what you are for; but you must show by your example that economy, personal and public, is the rule. Don't try to reform the other fellows until you reform yourselves. Don't rely too strongly upon co-insurance, for, aside from the impossibility of getting two agents to agree in the explanation of it, it will be apt to breed a new assortment of bad legislation. To find out what would be right to do, first apply the rule to yourselves.

And now, having pitched into others, and I fear made myself disagreeable, but it is all owing to my lack of notes, I have something to say about Companies and Managers. Have we practised as well as we preach? Are we economical? Are we progressive? Don't we stand, like the guide-post, always pointing the way and never moving?

We make bargains, but how obscurely we express it. We mean to be fair, and often are more than fair, but we get no credit.

The courts are technical because modern-made law encourages it, but we are made to appear the more technical. We appear before the court in some extreme case of outrageous claim, and say: "Your Honor, all we want is to have the terms of our simple contract complied with." "Let me see the simple contract," and as he unfolds one of our long-winded documents, all plastered over with slips and endorsements, statements and re-statements of voluminous verbiage (here is a sample), he either adjourns for needed refreshments or decides at once against us.

Let me show you about what I would say should be the length and the terms of the contract. You may not agree with me as to the percentage we should cover, but I submit it. And although I know this is not a legislative body, I yet would like it if some committee from this body would give its views as to what would be an acceptable improvement in the way of shortening and making plainer to the average layman the fire insurance policy. I think, but am not sure, that in this form I have covered about all the essential points embraced in the larger form in use.

The-----Insurance Company hereby agrees to indemnify-----to the extent of three-fourths of all direct damages to the property herein described, by fires occurring between 12 o'clock noon-----18 ; and 12 o'clock noon-----18 , the liability hereunder being limited to an aggregate of \$-----; *provided, however*, that this company shall pay only its proportion of such three-fourths *pro rata* with the total insurance. *Provided, also*, that the assured shall give the company prompt notice of all fires ; shall endeavor to save the property from further damage ; shall permit the company to examine and investigate ; shall furnish, under oath, all reasonable information required by the company ; and shall, in case of disagreement, submit the question of amount of damage to the property to two disinterested appraisers—one selected by the assured and the other by the company—the appraisers selecting a third, if necessary, and the award of any two determining such amount. *Provided, furthermore*, that no claim for which there may be a liability hereunder shall be due or payable until sixty days after rendering of proof thereof, nor that any suit or action-at-law shall be maintained against the company unless commenced within one year from date of the fire.

(FORM OF POLICY.)

The consideration for this agreement is the payment of \$-----premium and the following warranties by the assured in respect to the property, which may be varied only by written endorsement by an agent or officer of the company hereon, namely :

That the sole and undisputed ownership of the property is and shall remain vested in the assured, without liens or incumbrances, except as to realty, first mortgage or trust deed, without foreclosure proceedings.

That the nature of the occupancy shall not be changed, nor the premises be vacant or unoccupied or inoperative for a longer period than ten days.

That explosive, highly inflammable or volatile substances shall not be kept or used on the premises, except in such quantities and in such manner as may be prescribed by law or ordinance, or may be generally necessary to premises of similar occupancy.

It is mutually agreed, that this company shall not be liable for consequential damages, nor for loss caused directly or indirectly by invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by order of any civil authority.

Cash Value to Companies of Hand-Shaking. 31

It is mutually agreed, that this policy shall be cancelled at any time immediately upon notice by the assured, the company in such case retaining the customary short rate; or by the company immediately upon notice for non-payment of premium; or, the premium having been paid, by the company upon five days' notice and refunding of the unearned premium *pro rata*.

Gentlemen, I cannot go on. I fear, as it is, I have wearied you, and I know I have wearied myself.

In closing I would say, look well to the expense column and study economy.

Mr. Bliven—

I beg to offer the following resolution:

Resolved, That the thanks of this Association are due, and are hereby tendered to Mr. Abram Williams for his able and interesting address delivered to this Association.

Being an underwriter of long experience and recognized ability, we naturally expected an address from a practical standpoint, and that to which we have just listened with so much interest has fully justified that expectation.

Resolution seconded by Mr. Hayes, and carried.

The Chair—

We will now take pleasure in hearing from Mr. Southwick on "Cash Value to Insurance Companies of Hand-shaking."

CASH VALUE TO INSURANCE COMPANIES OF HAND-SHAKING.

Mr. Southwick—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

When your President invited me to prepare a paper for this occasion, he probably came to the same conclusion as did the President of an Eastern fire insurance company, who was about to branch out in the West, and was looking for a Special. After receiving many applications for the position, he decided to call a man in from Chicago, who was introduced to his Board of Directors. At once they commenced to question him as to the West generally, and everything pertaining to the insurance business, as per a memorandum which had been made in anticipation of his arrival. All this time the poor fellow's voice was getting husky, when the President said, "We do not wish to be impertinent, but what are your religious connections?" Again the Special

was set back at such a radical change in conversation, but said, "Well, I really have not given religion as much thought as I should, but hope to later on. My wife, however, is a member of the Congregational Church, and I have two brothers, one of whom is an Episcopalian and the other a Baptist." The President brightens up and tells him: "Your associates are good. Go ahead—introduce us—and if you do not succeed, we will take the balance of your family." President Gray said to himself, let him introduce the subject and the other members, at subsequent meetings, will round up.

Hand-shaking, in its broad sense, as defined by this Association, is the application of common sense, discretion and business courtesy all focused in fellowship. As you are already familiar with the history of this Association, it is necessary for me to say but little concerning it. I cannot refrain, however, from stating that the gentlemen who organized and pushed the good work for ten or twelve years were veterans of the right sort, not fossils. They foresaw just what we have to-day—the finest insurance organization in the world. The insurance press and local papers cannot be awarded too much praise. They have helped us when we needed help. They have contributed to this Association most excellent papers from time to time. Their push and enterprise has been daily commented upon. The proprietors are gentlemen of the first order. Always looking for news and furnishing it, sometimes when it does not exist. As a whole, they are honest—precisely as affable when receiving a check for an advertisement as when soliciting it.

Our style of hand-shaking is particularly applicable to these gentlemen, and they know when to apply it.

There are no statistics to prove the cash value of hand-shaking, hence illustrations and comparisons are in order. The first fire insurance company organized with one million dollars capital in the United States, after paying over three-fourths of a million of dollars losses in the Chicago fire, decided to go into liquidation when the Boston fire of 1872 came, losses about \$400,000. It was finally closed up by a receiver. The assets paid in the last fire about 85 per cent. of the company's losses and return premiums in full, besides the enormous expenses of receivership. Why, with such excellent opportunities, did this company retire from business, when in the month of October just preceding the Boston fire its net receipts were at the rate of one and a half million per annum? Because the President and Vice-President did not shake hands with each other.

Another company commences business with ample capital. The President was morally all that could be asked, with a fair directorate. They looked about and finally secured the services of a Manager who, if he could have been let alone, with the aid he could bring, would build up an institution which would pay the stockholders good dividends, but before the year was out the President, Directors and some of the principal stockholders began to think that any one could run an insurance company, and they were looking around among their relatives, who had been good bookkeepers, or some others who had been assistant cashiers in a bank, all of whom were out of business. They were brought in. The company runs until about the third semi-annual statement, when it decides to withdraw from Indiana, and finally winds up. Our style of hand-shaking did not prevail here.

MEMBERSHIP.

Our present membership is about three hundred and fifty—eight Presidents, thirty-four Secretaries, two hundred and seventy-five Special Agents and Adjusters, with eight honorary members. We should all be much pleased to see the number of Presidents swell to twenty-five at least. And it should be so. They certainly cannot come to our meetings without being benefited in many ways. It gives them an opportunity to compare their Managers with others, and to know their Managers' Specials, and it is barely possible they might decide, after an extended acquaintance, to quietly suggest a reversal of positions.

There are quite a number of Managers, General Agents, Secretaries and Adjusters yet whom we hope to welcome, and we are sure that if they knew what they were missing they would come quick.

From all along the line our members come to join hands for social and business purposes, and we not only form many pleasant and valuable acquaintances, but go back to our homes wiser and better men, and feel that our companies are amply paid.

We were all born to help one another, and what better opportunity is offered than the one furnished right here?

Two Specials, representing two companies, both from the same State, who meet each other at the Association for the first time. They prove to be congenial, compare their receipts and losses, and each finds that information is easily exchanged, if proper tact is used. Desirable and undesirable agents and risks are discussed, and, when back to their respective fields, plant and prune accordingly.

Who can estimate what losses have been saved, doubtful balances collected, and what good business has been secured by the good feeling engendered through genuine, old-fashioned hand-shaking friendship!

EVERY DAY IN THE FIELD.

The absence of right-hand fellowship in the insurance field would soon be felt. There is no day in the year when one Special cannot do another a favor, and he never misses the opportunity.

We often hear questions similar to the following: Are you on that flour-mill at such a place? Or saw-mill at another? I was through that paper-mill at such a place only yesterday, and was glad to get off at once. (Very dirty.)

The other Special looks over his inspection slips and finds that his company is on, and instead of taking that particular town in by regular route, goes direct and finds his brother Special entirely correct, and he relieves his company. (Hand-shaking again.)

We will now leave the Association for a moment, and see what the Local Agents are about. By Local Agents we include only those who are intelligent and loyal workers, and know, when they visit their General Agents, that there is a liability of others calling during the day on similar business. The other class we will not discuss, neither will we discuss those in our profession who are "accidents."

An agent three hundred miles from Chicago, who represents one-half dozen companies, all having headquarters here, comes to give them a call. He enters office of General Agent No. 1 and introduces himself. The General Agent says: "Glad to see you. When did you come in? Going out to-day?" and with one or two more enticing remarks he informs the agent, who has been doing a *good* business for him the last few years, that he will have to excuse him, and turns him over to some subordinate—possibly supply-clerk. The agent finally wakes up to the fact that he does not draw here quite as well as at home, but does not give it up, and calls on General Agent No. 2, whom he has represented about the same length of time. He is glad to see him, and at once compliments him upon the nice business from his office, and makes the agent feel that he amounts to something. Result: Second office has the expiration that the first office loses.

SPECIAL AGENTS.

Of all men in our profession, these, if they are what they should be, are entitled to our first consideration. The best of Specials do not work wholly for the money compensation they receive. They prefer

a fair salary and appreciation. They are sensitive, and men in our profession who are not need watching. It sometimes seems that they do not receive the credit due them, whereas, if their Manager would as promptly advise them of some really good thing they had done as they have of something a little out of the regular course, it would harmonize and result in an advantage to the company. The best managed companies of to-day properly train their men from the start, and are not afraid to say to their Special, "You did well at Jonesboro, and that loss at Danville was much less than we could possibly estimate from reports." A few words of encouragement go a long way, and he goes home full of vim and declares that his General Agent is the one.

Another Special Agent who comes to meet his General. He finds a beautiful office, marble trimmings, snow-balls on the mantel, and every one about the premises *cold*. After a brief visit of a half hour or so, the General, ostensibly, is called to an important meeting, and excuses himself. After a little deliberation the Special decides to go over and get a square meal, and then to the train. He goes home on the cars, as he brought no skates. He finally reaches home discouraged. Result: Less enthusiasm with agents; falling off in premiums, and in all probability increase in losses.

One more Special Agent visits his company. His General at once shows that he is glad to see him—introduces him to all with whom he may have had correspondence. He then is asked to glance over such agents' business as he has not been able to inspect recently, and criticize anything that may come to his notice. He remains a couple of days—goes away feeling that he is really a man. He is strong with his company. Result: Renewed vigor; increased business.

Is it not a fact that some insurance companies do not know how to instruct their Specials? It is possible that in many cases where the Specials are censured, the companies are in fault. In any event, unless there are good and sufficient reasons for doing otherwise, courteous treatment pays best. At times we have heard it said: "What a name for an insurance company! It must be terribly hard to work." This is not always true; it depends upon circumstances.

MANAGEMENT.

Some twenty years ago, before the Chicago fire, there was a company which had a name too homely to repeat, but was one of the best. The Manager was always the same. Even when the Chicago fire came, he was cheerful, and said: "It might have been worse. If the

fire had extended two blocks farther south on Michigan avenue, the company would have lost \$100,000 more." His great forte was to make a Special or Local Agent feel that they really were men. At the same time he was constantly giving them instructions and advice. He knew how to correspond with agents; he taught others how to do the same, and criticised intelligently, but his faculty for rounding the corners, with his natural dignity and pleasant manners, made him many friends, and to-day he is one of the most popular General Agents in the Northwest. He was a splendid illustration of hand-shaking with his pen.

YOUNG SPECIALS.

I wish to say a few words to field men who are young in the business: Treat your agents kindly. Do not undertake to tell them something you know nothing about. If they ask you a question which you cannot answer, use tact and, if necessary, tell them you are going to the train and will write them. Be sure that you learn as rapidly as possible all the peculiarities of your company (they all have them), and under no circumstances deviate from their instructions. If it is possible to remain with the company you start out with, better do so. Changes are not always productive of any particular good. If you are in doubt about your giving perfect satisfaction, put the question to the company fairly and insist upon an answer. Be brief and pointed in your correspondence. Say nothing about the weather, as your Manager reads the probabilities daily. Be prudent in your remarks concerning other companies. Should you at some future time be promoted, please remember that, unless you become bald-headed, the same-sized hat will suffice. Avoid excesses of every nature. Keep yourself in good trim, and never be obliged to hold your breath in reserve. If adversity comes, push on, never lose sight of your families and friends, watch yourselves, and be able to say that you have been MEN all the way through. Finally, do not forget to keep up the warm-hearted, loyal hand-shaking.

Thanks for your attention.

The Secretary—

I will now read further names that have been presented for membership in the Association: H. W. Clark, F. D. Lyon, Frank K. Bogue, W. E. Higbee, George C. Main, J. H. Clinton, C. F. Barnard, A. L. Metzel.

Mr. Griffiths—

I move that these names be accepted.

Motion seconded and carried.

Mr. Hall—

I wish to object to the name of Frank K. Bogue.

Mr. Hayes—

Inasmuch as one of our members has objected to that name, I move that it be re-referred to the committee for consideration.

Motion seconded and carried.

The Chair—

I will put again the other motion. All in favor of the acceptance of the names presented, except that of Mr. Frank K. Bogue, please say "aye."

Motion carried.

COMMITTEE TO NOMINATE DIRECTORS.

The Chair—

The Committee to Nominate Directors for the ensuing year will be composed of the following gentlemen: Frank Van Voorhis, J. C. Griffiths, H. Clay Stuart, J. C. Ingram, E. A. Simonds and George W. Adams.

Mr. Hine—

Permit me, as a journalist, to say that I have been favored by Mr. Beddall with an advance copy of his paper, and I wish to say that whoever misses hearing the reading of that paper, misses not only a treat, but something exceedingly instructive, and I therefore urge that everybody be present promptly this afternoon.

On motion of Mr. Van Voorhis, seconded by Mr. Southwick, the Association adjourned to 2.15 P. M.

FIRST DAY.

AFTERNOON SESSION.

2.15 P. M.

Meeting called to order by the Chair, who then announced that the Association would have the pleasure of listening to a paper by Mr. E. A. Beddall, of New York, Manager of The Royal Insurance Company, on the subject of "Co-Insurance."

CO-INSURANCE.

Mr. Beddall—

Before reading the paper which I hold in my hand, I would like to assure you of my high appreciation of the compliment you have paid me in inviting me to be present on this occasion and to take part in the proceedings of your meeting. The subject you have assigned me is one which I have long regarded as being of the very greatest importance to the underwriters, and while co-insurance has been debated more or less frequently at the meetings of our various tariff associations throughout the country during the last twenty-five years, there has never before, I believe, existed so wide, so general, or so earnest an interest in it as now. The present time, therefore, would seem to offer a very favorable opportunity for bringing about that reform in our insurance contract which the general adoption of a co-insurance clause would produce. In treating the subject you have committed to me, I have purposely abstained from advocating any particular form of co-insurance clause, believing that that had better be determined by the collective judgment of the members of the Association before whom it might be brought. I propose discussing it from the high standpoint of principle solely, and I shall endeavor to demonstrate to you that any system of ratings, however skillfully drawn, must necessarily, in its application, be misleading, unfair and inequitable alike to insurer and insured, unless the proportion of indemnity covered is made one of the conditions of the contract. I can hardly hope that upon a well-worn subject such as this, and to a body of experienced underwriters such as I now see before me, I can present any new view. On the contrary, I know very well that what I shall say has been said, and far better said, a hundred times before;

but inasmuch as no harm can be done by the iteration and re-iteration of truth, I hope that when my task is ended you will not assail me with cries of derision because the tale I shall tell is one you have heard over and over again.

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

It is generally claimed and, I believe, as generally conceded, that the greater part of the vicious practices which have crept into the business of fire underwriting in this country in recent years, have found their birth and development in the great city of New York, where, for good or for evil, destiny has called upon me to reside. When, therefore, I received your courteous invitation to address you upon the occasion of the twenty-third anniversary of your Association, I was forcibly reminded of the contemptuous question put by the Jews of old when a teacher from an alien and despised people was promised them: "Can anything good come out of Nazareth?" The same thought had doubtless occurred to you, to be dismissed possibly by the same consideration that influenced my determination to accept your invitation, viz., that the lessons taught in the ten years of demoralization through which I had passed, should have qualified me to present to you some points of interest which, if not altogether novel, might have added weight from the circumstances attending their acquisition. I do not intend, nor would it be profitable that I should do so, to make a confession in detail of all the sins which we in New York have committed. Suffice it to say that we have now repented and reformed, and instead of being a bye-word and reproach among our associates, we intend hereafter to lead the way in sound and prudent underwriting. If you should ask me to give you, in passing, my personal experience in the evil practices to which I have referred, I would remind you of the youth who, after spending his first night in the pleasures of our national game, and on being asked the next morning how he fared, replied: "I went into the game with seven dollars in cash. I came out of it with twenty-two dollars in due bills, but no cash. I'm waiting for developments." So, too, with us: We hold due bills to any extent in the shape of unearned premiums, whose value has yet to be determined. We are waiting for developments!

The history of insurance, like that of every other business and profession, has been subject to constant and continual changes. At the outset, we are told, a level premium was charged regardless of the

hazard involved, and the only difference made in the rate between one risk and another was determined by the character of the construction, whether brick or frame—a frame building being charged with double the rate applying to a brick one. But in course of time, as experience demanded and competition compelled it, rates were graded in some proportion to the hazard pertaining to the subject insured. In those days losses for the most part were necessarily total, and such being the case, it mattered little to the company what proportion of the value was insured, or what the form of policy covering the property. To trace the history of insurance from its origin down to the present date, would occupy more time in its recital than I can afford to give or you to listen to it. Simultaneously with the adoption of insurance as a business from which profit was to be derived, men's minds were directed to the invention of appliances by which fires could be extinguished or their spread, at any rate, be impeded or prevented. In the crude hand-pump invented in Holland in the year 1633 we find the first attempt at a machine of this kind. From this original device we have gone on gradually improving our means of fighting fire until we have at length reached what seems to be almost perfection in the gravity water works, with constant high pressure at the hydrants, supplemented by powerful land and floating engines, the latter capable of throwing hundreds of gallons of water per minute through three-inch nozzles. So, too, in the manner of construction. From the frame building of the last century, which fire would destroy in a few minutes, we have gone on improving until we have at length produced the so-called fire-proof structures, with which many of our Eastern and some of your Western cities abound. Thus we find that in all those subjects in which the underwriter is interested—construction, water supply, fire extinguishing appliances—each has undergone and is still undergoing various and frequent improvements. From the fig-leaf of modest Eve in the Garden of Eden to the gorgeous costume of the New York belle as she strolls through Fifth avenue on an Easter morning, we have exemplified the advance in personal attire. From the simple wigwam of Pocahontas on the Western prairie to the solid and majestic structures of the Banks and Trust Companies on Wall street, as we find them to-day, we may note the advance in architectural art; and from the rude water-squirt of the Dutchman to the floating fire engines in New York harbor we find a demonstration of the advance in mechanical science. On the other hand, it must not be supposed that the net result of all these changes has been to lessen the risk of fire. The harmless tallow

candle of half a century ago has been supplanted by the kerosene-oil lamp, which has an ugly habit of exploding upon unlooked-for occasions, and which in turn has been largely superseded by electricity, that most dangerous and least understood of all forms of artificial lighting. The invention of the steam engine and the thousand and one purposes to which it has been adapted, have wrought a revolution in all kinds of manufacturing and a corresponding increase in the fire hazard. The question is, have our methods as underwriters kept pace with the changes that this evolutionary age has produced and is still producing?

In all countries of the world fire insurance has been found an indispensable necessity to the merchant in the pursuit of his calling, for without it business could not be safely carried on, and while in every civilized nation means are provided for the protection of property against losses by fire laws, and customs differ as to the manner of providing it, so, too, apart from the question of insurance protection, some nations attempt, by statute or other municipal regulations, to prevent fires, or at any rate to circumscribe their limits. Thus in France, Belgium, Italy and Spain, and in all countries subject to the Code Napoleon, or whose laws are based thereon, every one is made responsible for the loss which he may have caused, not only by his own act but also by his negligence or imprudence, a landlord being held responsible for the damage caused to his tenants' property, or to property contiguous, if such loss occurred in consequence of defective construction, or the neglect to keep his premises in a proper condition of repair. In this country, with our love of liberty and dislike of restraint, we have been slow in securing by means of law that protection against fire which the interests of our citizens require, and which they are unwilling to provide voluntarily for themselves. In some of our larger cities, where immense values are aggregated, good and stringent building laws exist and which are enforced with a reasonable degree of strictness, but in most of them every one is permitted to follow his own sweet will as to the style and character of the structure he determines to erect. The consequence is a never-ending record of conflagrations for which, in the long run, the people have to pay.

In no country, perhaps, have the co-operative power of capital and the forces which control it been employed so generally and persistently in the management of the business of fire insurance as in this. Our enormous area, the magnitude of our risks, the varying modes of construction and the varieties of our climate, all of which enter largely into the question of rate, have caused the formation of sectional or district

organizations having special charge of insurance rules and rates. Under this form of government, rates are made and rules laid down to meet the local peculiarities of the district, giving to each section the benefit of its advantages and making each pay for its defects. In the making of rates and in their maintenance an enormous machinery is thus brought to bear at a correspondingly large cost to the companies, and while, with certain exceptions, the rates thus made have been fair and reasonable, their assessment upon property owners has been inequitable, owing to the neglect to enforce a common basis for their application. Rates of insurance, theoretically, are governed by the hazard assumed. Thus we charge the lowest rate for a dwelling, which presents the minimum, and the highest rate for a planing mill or an oil refinery, which presents the maximum of hazard. Having determined the rate we proceed to levy it upon the sum we insure, leaving the owner to determine the amount upon which the levy shall be made. If all losses were total this practice would be harmless to the companies, and this brings me to the subject of co-insurance, upon which I was invited specially to address you.

Combinations, whether of capital or labor, can only be justified when the power thereby secured is fairly and impartially administered. Their unpopularity is evidenced by the ever-recurring efforts of our Legislatures to suppress the tariffs which underwriters have formed for the protection of the capital engaged in the business. I do not intend, nor is it necessary that I should discuss, this branch of our business, but whether uniform tariffs are beneficial or hurtful to the interests of the people, it certainly behooves us to see to it that the power given to us by combination or association, is equitably and fairly used. If rates were open, and the premium to be charged for a given amount of insurance were simply a question of barter and sale as between the property owner and the company, the commercial law of demand and supply would govern the transaction; but when we unite together to exact a certain price for the indemnity we have to sell, we should feel compelled to make such provision as will insure equal treatment for all concerned. Of all the elements with which science has to contend none is so difficult to control as that of fire, and the existence of this element constitutes a permanent tax upon the public purse in the shape of organizations to combat it, and in the premiums which are paid to meet its ravages, a tax from which the possessor of property cannot escape, and which he must pay, either in the shape of premiums of insurance, or in assuming the risk himself, should he deem that course

the more profitable. As collectors and distributors of that tax, a moral obligation rests upon us to use the power with which we are intrusted with even-handed justice. I purpose to show that this cannot be done until rates and values are considered together in the collection of the premiums which constitute the fire-tax.

I may preface what I have further to say by the simple statement that the value of a co-insurance clause to the insurer increases in the ratio that the liability to total loss diminishes, such liability to total loss being governed by construction, occupation, character of goods, efficiency of fire departments and sufficiency of water supply, and further, by the protection accorded by salvage corps, which, by the way, where they exist at all, are maintained at the expense of the companies. The assured, from his more intimate acquaintance with the risk in which he may be interested, is oftentimes better qualified to estimate the probable proportion of loss that would be sustained if a fire should happen, than the underwriter, and if he possess the shrewdness of the average American trader he is pretty certain to fix the amount of his insurance by his own measure of the probable loss, in furtherance of that universal law which prompts us to secure the largest possible benefits at the smallest possible cost. If equal rates were charged regardless of the hazard involved, as in the olden times, it would seem reasonable to permit the insured to grade the sum paid for protection by the character of the hazard, but when he gets, in the shape of a reduced rate, all the advantages which he enjoys over his neighbors in possessing a less hazardous risk, the rate applying to either hazard should be assessed upon the same proportion of value. A risk which in itself, physically, is desirable, may be made otherwise by inadequate insurance. If, in insuring a fire-proof building, the amount covered represents such a sum only as would pay for the wall decorations, which smoke in a few minutes would destroy, how much better is that risk than the flimsily constructed frame building of the Western village? In either case a fire means a total loss, so far as the insurance is concerned, and the company is no better off in the one case than in the other, while a difference of eight or ten times in the rate is made. It costs so many dollars to pay the losses which experience shows will occur on a given value of property for a given period of time. If, for example, the losses on property of the value of \$100,000,000 during one year will be \$500,000, it follows that an assessment of one-half of one per cent. will be sufficient to meet them, setting aside the question of expenses. But if that assessment be made upon only one-half of

that value, it requires no complex arithmetical calculation to demonstrate that the sum collected will fall short by one-half of the amount necessary to pay them. Hence it follows that, in assessing the property for the sum necessary to meet the losses, the valuation upon which the assessment is made becomes a prime factor in the calculation. The province and duty of the underwriter, therefore, is to so assess the premiums that the incidence of the tax will fall fairly upon each individual owner, and I claim not only that this cannot be done, except upon the basis of value, but that the neglect to recognize this indispensable condition, is fraught with unfairness alike to the companies and to the insured. In furnishing the means necessary to carry on the government of municipalities values alone are regarded, and the taxes necessary to be raised are levied upon a certain assessed value which applies equally to all; and if, in determining this assessment, the assessors should favor the property of one as compared with that of another, the aggrieved party has his redress in an appeal to the courts for protection. Under our methods we fix the tax rate and leave the assured to fix the valuation. Can anything be more absurd? What, let me ask, would be the financial condition of this city of Chicago if the taxes were raised on any such plan? It strikes me forcibly that under such a system the proverbial sleekness of our aldermen would soon disappear, and their corporeal redundancy shrink within the limits of the ordinary insurance man. No wonder that our tariffs are unpopular when so gross a violation of common justice is permitted. As it is to-day, the poor man with his house mortgaged to its full value and his goods encumbered by debts, is compelled by his necessities, if not by his creditors, to pay the fire-tax (premiums) upon the full value, while the wealthy man, who can afford to take the chance of loss beyond the average, escapes the just proportion of his tax by insuring for only such a sum as will cover his probable loss. And we countenance this great wrong!! Truly, such a system, in its application, is unequal and indefensible. No wonder that the insurance business has been unprofitable, when such practices are permitted.

The Manufacturers' Mutuals of New England, when starting out to give protection to their assured against losses by fire, recognized at once that there could be no equal distribution of the burden to be borne unless the premium were assessed upon a uniform valuation. Here we have a body of manufacturers forming a copartnership with each other to secure for themselves protection against loss by fire at the net cost at which such protection could be supplied, and their



intelligence at once detected the necessity of providing some way by which the sum necessary to be raised to secure this protection could be equitably assessed upon each partner. Instead, however, of putting a co-insurance clause into their policies, they had each risk separately valued by experts, and upon 90 per cent. of the value thus ascertained the yearly assessment was made, and this practice has been continued up to the present time. In this example we have the deliberate conclusions of a set of clear-headed, practical business men, and no stronger endorsement of the principle for which I am contending can be found than in this. To value the buildings and plants of factories is a comparatively easy matter, since the number so insured is comparatively few and the individual amounts large, but what would be easy for them would be impossible for us, dealing, as we do, with tens of thousands of risks scattered all over the land. To value each risk before insuring it would frequently cost more than the premium charged to protect it, and besides, the fluctuating values of merchandise would make such a system impracticable with us. The co-insurance clause reaches the same result: it relieves the company from the expense of making the valuation; it leaves the assured free to carry as much or as little insurance as he pleases, but it fixes the proportion of the loss recoverable from the company in the event of fire, that proportion being such as the insured has chosen to pay for.

What the effect upon our business the general adoption of a co-insurance clause might be, must be left in a measure to conjecture, since we have no data at hand which will show the percentage of value usually insured under existing conditions. Merchandise, as a rule, I believe, is insured for fully 80 per cent. of its value, and probably also frame buildings and such brick ones, however occupied, as are commonly designated "fire-traps;" city dwellings and public office-buildings and their contents possibly for about 60 per cent. Your own experience, however, will have satisfied you of this, that the better the construction of the building and the greater the efficiency of the fire department, the less is the proportion of value covered. If this be so with the improvements which are rapidly going on, the greater the necessity for the adoption of this clause. In his report for 1892 to the Legislature of the State of Massachusetts, Commissioner Merrill supplies us with some interesting statistics of the business done in that State, showing the sums insured and the losses which had occurred thereon during the previous year, classified under 120 different heads. The total number of losses given is 2,892, of which 633, or say 22 per

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cent. are returned as "total," by which I presume is meant total so far as the insurance was concerned, and 2,259 as "partial." Of \$13,957,182 insured on buildings under all these classes on which losses had occurred, the losses aggregated \$2,603,268, or 18.6 per cent. On contents the sums insured were \$11,697,709, and the losses thereon \$3,978,211, or 34 per cent.; the loss ratio over all being 25.7 per cent. Taking these classes separately the results are widely different, barns and private stables and their contents showing a loss ratio of 86 per cent., and banks and offices and their contents a little more than 3.50 per cent. In pursuing this line of inquiry still further, I have had our own loss books overhauled for five years, 1887 to 1891, both years inclusive, and by the courtesy of Vice-President Evans, of the Continental, to whom I beg to express my obligations, I am able to append the experience of that company also during the same period of time, the results being summarized below :

MASSACHUSETTS EXPERIENCE 1891.

Total Losses.	Partial Losses.	BUILDINGS.				CONTENTS.			
		Insurance.	Loss.	Ratio Loss to Ins'nce.	Paid.	Insurance.	Loss.	Ratio Loss to Ins'nce.	Paid.
633	2259	\$13,957,182	\$2,603,268	18.6	\$1,956,956	\$11,697,709	\$3,978,211	34.0	\$3,220,960

ROYAL'S U. S. EXPERIENCE, 1887 TO 1891 INCLUSIVE.

Amount of Losses.	Sums ins'd under which losses occurred.	Ratio.	Am't of losses which reached or exceeded 80 per ct. of the sums insured.	Amount of insurance under which such losses occurred.	Ratio of losses of 80 per cent. and upwards to the whole am't of losses.
\$8,103,648	\$59,639,114	13.6	\$4,153,546	\$4,381,588	51.2

CONTINENTAL'S U. S. EXPERIENCE, 1887 TO 1891 INCLUSIVE.

\$4,233,625	\$35,906,813	11.7	\$2,125,360	\$2,207,125	50.2
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SUMMARY.

\$12,337,273	\$95,545,927	12.9	\$6,278,906	\$6,588,713	50.9
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From the above returns it will be seen that the experience of the

two companies did not differ greatly, either as to the average ratio of loss on sums insured when losses happened, or as to the proportion of the losses which reached 80 per cent. of all the losses incurred, and from the extensive business transacted by these two companies it seems fair to assume that the combined experience of all the companies, if obtainable, would show a somewhat similar result. I take it for granted, therefore, that the general adoption of an 80 per cent. co-insurance clause would not appreciably affect one-half of our business, seeing that one-half of our losses over the entire United States now reach or exceed 80 per cent. of the sums insured. But upon the other half the effect would doubtless be considerable, for if my estimate of 60 per cent. of insurance to value be correct, and that this proportion applies to 40 per cent. of our entire writings, the application of an 80 per cent. co-insurance clause would be equivalent to an average advance in rate over all of 11 per cent., an advance almost sufficient in itself to place the business once again on a sound paying basis. In pursuing this interesting inquiry, I have been desirous of ascertaining to what extent the existence of a well-organized fire department has upon the loss ratio when losses occur, and I append some further statistics gathered from our books, and supplied to me by the Continental, showing the experience in New York City and Brooklyn for the past five years, and which will be found below:

ROYAL'S EXPERIENCE IN NEW YORK CITY AND BROOKLYN,
1887 TO 1891 INCLUSIVE.

Amount of Losses.	Sums insured under which losses occurred.	Ratio.	Am't of losses which reached or exceeded 80 per ct. of the sums insured.	Amount of insurance under which such losses occurred.	Ratio of losses of 80 per cent. and upwards to the whole am't of losses.
\$1,153,522	\$17,619,897	6.5	\$424,437	\$491,685	36.8

CONTINENTAL'S EXPERIENCE IN NEW YORK CITY AND BROOKLYN,
1887 TO 1891 INCLUSIVE.

\$479,643	\$11,051,614	4.3	\$99,869	\$103,600	20.8
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SUMMARY.

\$1,633,165	\$28,671,511	5.7	\$524,306	\$595,285	32.1
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From this it will be seen that while the general experience over the entire United States of the two companies shows a ratio of 12.9 per cent. of loss on the sums insured under which losses have occurred, that of New York City and Brooklyn shows but 5.7 per cent., while the ratio of losses of 80 per cent. and upwards to the entire amount of losses had fallen from 50.9 per cent. to 32.1 per cent. The providing of efficient fire department protection and the enforcement of stringent building laws is a question entirely within the control of the people, and no better proof can be supplied than this that the presence or absence of them must necessarily govern insurance rates. When, therefore, comparison is made of the rates prevailing in various cities East and West, these figures should not be lost sight of.

In presenting these few remarks for your consideration, permit me to impress upon you, gentlemen, the necessity of using your power and influence in securing the universal application of the co-insurance clause. Never before in the history of our business has such a widespread interest been excited on this subject as now, and never before have circumstances so combined as to render its adoption so easy. You, gentlemen, who are brought in daily contact with the Local Agents, whose sympathy must be enlisted in the movement in order to make it successful, have the best opportunities for pushing forward this reform. A more important task never devolved upon you. To convince a property owner of the necessity for an advance in his rate is always attended with more or less difficulty, but the reasonableness and fairness of our so wording our contracts as to make the proportion of any loss payable by the company contingent upon the proportion of value insured, is so manifestly just and equitable as to make it unsailable. It interferes in no way with the liberty of the insured. It permits him to protect just such a proportion of the value as he is disposed to pay for, but at the same time it limits his recovery to his own insurance valuation, and places him in the same relation to a partial as to a total loss. There is nothing strange or unusual in this co-insurance clause. It is a fundamental principle in all insurance contracts throughout the continent of Europe, and is invariably embodied in the general policy conditions. I feel, however, that I cannot close without a word of caution as to the rating of risks of superior construction, which will be most affected by this clause. Under our loosely drawn contracts fire-proof buildings, so called, have heretofore, as a rule, been insured for only an infinitesimal proportion of their value. The co-insurance clause will work a revolution in this class of risks. See to it

that your rates are not too high. The man who spends twice as much as his neighbor in the erection of a building of similar dimensions, in order to render it less combustible, is entitled to have that fact recognized in his rate. By his prudence and liberality he has done something towards restricting the fire waste, and in that proportion should he reap the benefit. In the revision of rates which must follow the adoption of this clause, strive to so adjust them that each risk shall bear the burden that its own hazard demands. Remember that with all the power of combination we cannot for any length of time enforce any higher rate than is represented by the loss cost, plus the reasonable expenses of conducting the business and a fair return for the capital employed. Competition will prevent our obtaining more. In saying this, I do not wish to be understood as claiming that rates generally are too high. On the contrary, experience shows that they are too low. But what I do insist is, that rates are not invariably so fairly and equitably adjusted but that there are some classes greatly to be preferred over others at the rates now current, and it is this fact to which alone, in my judgment, are attributable the dissensions which are continually arising in our tariff organizations. Having adopted the co-insurance clause, whether it be of 80 per cent. or on a sliding scale, the rate being graded proportionately to the value insured, it matters not, we will then have a common basis of assessment, and it will then remain for us to so readjust our rates that the success of the underwriter in the development of his business shall depend, not upon his willingness to pay extravagant commissions for the risks he most covets, but upon his ability to discriminate between the good and the bad in each of the many classes which his enterprise and activity may attract, and from which he makes his selection.

Mr. Griffiths—

I move you that a rising vote of thanks be tendered Mr. Beddall for his very interesting and instructive paper.

Motion seconded by Mr. Munn and carried unanimously.

Mr. Richardson—

Many of us were gratified with the address of Mr. Southwick this morning. We have all known him as a gentleman and an insurance man, and have ever found him thoroughly equipped and able to get there, but this is the first time we have had the pleasure of hearing him from the platform. We now know that he is a positive success in delivering an address before a large audience. I move a vote of thanks and appreciation for his instructive address.

Motion seconded and carried by a rising vote.

REPORT OF COMMITTEE ON PRESIDENT'S ADDRESS.

Mr. Alverson—

Your committee, to whom was referred the President's Address, beg leave to report as follows :

On that portion of the address referring to the death of members during the year, we ask that it be referred to the following committees :

On the death of THOMAS R. BURCH—Messrs. E. L. Allen, R. J. Smith, T. W. Eustis.

On the death of D. B. WARNER—Messrs. H. C. Eddy, H. M. Russell, T. W. Letton.

On the death of THOMAS L. DEAN—Messrs. P. P. Heywood, H. H. Heaford, J. C. Griffiths.

On the death of S. F. ASPINWALL—Messrs. Eugene Harbeck, M. H. N. Raymond, W. R. Foster.

On the death of J. P. VANCE—Messrs. C. E. Bliven, W. P. Harford, George W. Adams.

On the death of A. D. RUEGGER—H. H. Glidden, C. L. Case and A. F. Miller.

On motion of Mr. Hine, seconded by Mr. Hayes, the report of the committee was adopted.

The Chair—

We have heard about the cash value of hand-shaking, which is one side of our Association. We have learned something further on the subject of co-insurance from Mr. Beddall. There is something, however, that interests everybody, particularly here in Chicago, and we will hear something upon that subject from a gentleman who has forgotten more about it than we have ever learned. I refer to Mr. D. J. Swenie, Chief Fire-Marshall of Chicago, who will read to us a paper on "High Buildings : Their Internal and External Hazard from Fire."

HIGH BUILDINGS: THEIR INTERNAL AND EXTERNAL HAZARD FROM FIRE.

Mr. Swenie—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

So much has been said and so many conflicting opinions expressed through the medium of the daily press, both for and against the mod-

High Buildings: Internal and External Hazard. 51

ern high building, for examples of which this city is pre-eminent and justly proud, that I fear it is impossible for me to say anything in reference to the internal and external fire hazard of such buildings with which you are not already familiar.

The massive appearance and architectural beauty of our high buildings excite the admiration and wonder of the beholder; but the fireman goes a step further and takes into consideration the probable chances of such a building becoming a prey to the flames, either during construction, or when completed.

When we realize that we have buildings in this city that tower to a height of from 150 to 300 feet, and that a fire is liable to occur in the topmost stories of such buildings, we are free to admit that we must depend, to a great extent, upon the skill and practical experience of the architect to assist the fireman in protecting them from destruction by fires, by designing and causing to be erected what we can reasonably regard as fire-proof structures—not alone fire-proof within their four walls, but capable of withstanding the intense heat to which they might be subjected if a fire were raging in adjoining buildings.

Taking up first the internal hazard, this will be governed, to a great extent, by the use to which the building is to be put, whether for offices exclusively, for office and mercantile purposes combined, or exclusively for merchandise. The two last-named classes may be disposed of once for all with the statement that no style of construction and no building material have ever come under my observation which will render fire-proof a building filled with inflammable goods. In a building of the class under discussion, a fire in a room or floor filled with goods might, in a very short time, gain such headway as to seriously imperil the entire structure by the expansion, warping or twisting of the iron or steel frame-work, and with such a state of facts existing 150 or 300 feet above the ground, it would be next to impossible to do effective work. No building to be used in whole or in part for the storage or sale of merchandise should exceed, in any event, 125 feet in height, and might with advantage be much less.

Assuming, then, that our building is to be used solely for offices, I am satisfied that, from the point of view we are now discussing, the modern high building is to a reasonable degree fire-proof, where both in the material used and in the construction every precaution has been taken into consideration and faithfully carried out to prevent a fire gaining headway in any part of the building.

While such is the case, it does not follow that the greatest care and

the utmost precaution should not at all times be exercised to prevent fire, and to promptly extinguish it should one occur. Each additional tenant increases the hazard, for although the time-honored fireplace and stove have been replaced by steam and hot air, and the candle and kerosene-lamp are giving way to the electric light, the careless smoker and the friction match are still with us. The changes mentioned are not always, however, in the line of safety, for the electric wires require the most careful placing and attention to prevent their becoming a source of danger. As an instance of this, wires are frequently conducted from floor to floor through a small shaft lined with wood, the wire being fastened to the sides. The danger of this is apparent when we consider that the insulating material used on electric wires, as well as the wooden lining of the shaft, are highly inflammable, and should a fire occur in a shaft of this kind it would be difficult to locate, and afford an excellent avenue for the spread of the flames. To meet this difficulty, I have instructed our Inspectors to refuse certificates in all cases where shafts are lined with wood.

The sweepings and waste paper should at once be burned under the boiler or else carried out of the building, and not allowed, under any circumstances, to accumulate. I have in mind two calls on our department from one of the finest high office-buildings of the city, and in each case the fire originated in the janitor's waste-paper room in the attic.

Before leaving the question of internal hazard I wish to call attention to the iron and steel universally used in buildings of this class. The iron columns and other metal frame-work of the building should be covered at all points with a sufficient thickness of non-combustible and non-conductive material to prevent the possibility of its bending or expanding to any serious extent.

We may concede, then, that buildings of the class under discussion are, so far as internal hazard is concerned, practically fire-proof. Let us now view them from the standpoint of the external hazard, or in other words, the danger from fire to which they may be subjected from the outside.

Many high buildings, of the style now being constructed, have the steel columns supporting them encased in but four inches of brick or tile. In some cases, where there are adjoining buildings, the party wall is used as far as it goes and the iron work placed directly against this wall. This affords practically no protection in case of a hot fire in an adjoining building or even across the street or rear alley. Sufficient

heat is liable to be generated to pass through the brick shell and cause the columns to expand sufficiently to displace the arches, one after another, and thus bring about a collapse of the building. In case the party wall gives way the iron work is exposed directly to the flames with a like result.

As an illustration of this, I may cite a fire which occurred in this city a year or two ago. A building of this description was being constructed, and was up several stories, the iron work being directly against the party wall. The joists of the adjoining building were fastened to the wall with the old-style strap anchor, and a fire in the building causing them to fall, the wall went with them, leaving the iron of the new building exposed. The result was that the new frame was so badly twisted and warped as to be useless.

To quote from a recent article on this subject:

No tall building should be erected that does not make use of its own individual side walls, these walls being so constructed and tied to the beams that no falling beam can break them or cause them to fall. These dividing walls should be an absolute barrier against fire, and should not be made thin and weak.

Architects should remember that this class of buildings is only assailed by a conflagration, and nothing can withstand a conflagration so well as a standing brick wall. Many architects do not think it necessary to tie the beams to the wall, believing that the weight and friction are enough to hold the walls. This may be all right in ordinary cases, but in extraordinary cases, such as the occurrence of a fire, the walls should be held in position as long as possible.

I fully endorse this, and desire, in addition, to call attention to what I believe a pernicious practice, namely, that of leaving a wall overlooking another building full of openings for windows. In case the lower building is destroyed by fire, the heat and flames are almost certain to sweep through these openings into the higher structure, with the probable result of destroying it also.

Assuming, then, that the necessity may at any time exist for fighting fire in one of these high buildings, the question presents itself: What preparation should be made on the part of the owners to meet the emergency?

All buildings such as these have ample boiler capacity already at hand, and should be furnished with the necessary pumps to protect the building by providing, in case of fire, an abundant supply of water. There should be a stand-pipe extending through the interior to the roof, with hose attached on each floor sufficient to reach the most remote corner. Chemical extinguishers should be provided and kept in plain sight and ready for instant use. Each floor should have an

electric call communicating with the engine room. All apparatus should be of the best make and provided with the most approved modern appliances. Hose should correspond in size with that used by the fire department, and couplings should have the same thread.

On exposed exteriors there should be lateral perforated pipes connected with a stand-pipe, by means of which, in case of fire, a curtain of water could be spread over the sides of the building.

The custodian and his assistants should be thoroughly drilled in the use of the extinguishers and managing the hose and stand-pipes. This drill should be frequent enough to keep them in practice, and every one connected with the care of the building should be impressed with the necessity of instantly notifying the fire department whenever a fire, even the most insignificant, occurs.

I find, on investigation, that in nearly all of our high buildings there is no elevator service later than eleven o'clock at night. At least one elevator in a building should at all times be in service, ready for instant use, and some one should be on hand to run it the moment the department arrives. Where the fireman has to climb 150 to 300 feet, carrying his appliances, to reach the fire, it is unreasonable to expect of him prompt and efficient work, to say nothing of the loss of time in reaching the field of action.

To sum up the whole matter: the modern high building, composed of a steel or iron frame encased in brick or terra cotta, is as yet an untried experiment, so far as its fire-resisting qualities are concerned. There is good ground for the belief that a covering of considerably more than four inches would be necessary to protect the frame from a severe blaze continued for any great length of time, but with substantial, solid brick side walls capable of standing alone, and front and rear coverings of sufficient thickness and properly anchored, to resist the heat to which they are liable to be exposed, where precautions such as I have noted are taken for the protection of the interior, I think the modern high office-building may be regarded as practically fire-proof.

Mr. Hayes—

I move a rising vote of thanks to Chief Swenie for his very valuable and instructive paper.

Motion seconded by Mr. Griffiths and carried by a rising vote.

The Secretary then read the following letter to the President of the Association from Mr. H. M. Grant, President of the Fire Underwriters' Association of the Pacific Coast, introducing Mr. Herbert Folger.

FIRE UNDERWRITERS' ASSOCIATION OF THE PACIFIC, }
PORTLAND, OREGON, September 21, 1892. }

H. P. GRAY, ESQ., *President Fire Underwriters' Association of the Northwest, Chicago.*

DEAR SIR: I take much pleasure in introducing to you by this means Mr. Herbert Folger, who has been selected to represent our Association, in response to your kind invitation, at your annual gathering.

Mr. Folger is a most active and zealous chairman of our Library Committee, and is a thorough student of insurance as well as a practical manager of insurance interests in his capacity of Manager of the New Zealand Insurance Co. in this field. We feel that his attendance upon your deliberations and councils will not only be decidedly enjoyable to him, but reflectively interesting and profitable to our Association on his return.

We are doing what we can in much the same way as yourselves, and the "absorption" of ideas presented in your Association can but be helpful. Our Association feel much indebted to Mr. Folger for his painstaking interest in our work and valuable contributions from his pen.

Commending "our brother" to your fraternal consideration, I am,
Yours very truly, H. M. GRANT,
President.

Mr. Folger—

I did not expect to be called upon at this moment to make a speech, and I would prefer simply to extend my thanks to the Association for its very cordial greeting to a stranger, and to assure you that the same welcome will be given to any of your members who will at any time visit us.

The Chair—

I learned yesterday that there was in the city Mr. A. Duncan, Manager of the Scottish Union and National, and I took pains to invite him to be with us. He is present with us this afternoon, and I take great pleasure in introducing him to the Association.

Mr. Duncan—

GENTLEMEN OF THE ASSOCIATION: My remarks will be necessarily brief, as I am laboring under a very severe cold, but I wish to say that I feel much indebted to you personally for the courteous invitation you have extended to me, and which I have much pleasure in responding to. I have enjoyed being here this afternoon and seeing the scientific and business-like manner in which you conduct your investigations and proceedings. I assure you it is quite a novel sight to me to see so many insurance men gathered together. We have no such Associations as this in our country. We have meetings, of course, of the Managers in London, but they are rather formal and sedate meetings. If we did have such an Association as this, I am sure we would make fewer mistakes than we often do. I see the great value that attaches to the Special and the General Agent in this country. We have got no offices on our side equivalent to this, perhaps because our country is so small we think we can manage for ourselves, but I think here it is a source of strength to the Managers and the officers to have the advantage of the counsel of such gentlemen as those I see around me.

I have been very much interested in the papers this afternoon—one from my old friend, Mr. Beddall, and one that appeals to us all so much, from the chief of the fire department. These papers will be of advantage to us here and in England. There we have not yet come to the co-insurance clause, but I take it the pressure of necessity will also compel us to adopt some form which will help us out of the mire of the last year's business. You are so fertile and expedient in America that we expect you will help us out of the slough into which we have fallen.

I beg to repeat my thanks, and to thank you for the patience with which you have listened to my remarks.

The Chair—

As I told you this morning, I stepped up here feeling very small in the place, but along in the course of the afternoon, just after dinner, I discovered the fact that I was not the only old sea-dog in the business. I ran up against an old shipmate and tar, and we will now take pleasure in listening to him on the subject of "How Rates are Made and Unmade, and the Effect Upon the Profit and Loss Account."

HOW RATES ARE MADE AND UNMADE,
AND
THE EFFECT UPON THE PROFIT AND LOSS ACCOUNT.

Mr. Crandall—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS'
ASSOCIATION OF THE NORTHWEST:

Some of the members will have noticed that our worthy Secretary has generously assigned me a residence in Minneapolis. This is not because he did not know that I am a resident of St. Paul, but it is because he considered that no one, not a resident of Minneapolis, would be competent to discuss the subject of "How Rates are Unmade."

Recognizing the correctness of his opinion on this subject, I have taken counsel of numerous eminent Minneapolis authorities in preparing that portion of my paper which treats on that point. And in what I may say, which shall imply criticism and censure, let it be understood that a plea of "guilty as charged in the indictment" is entered on behalf of the critic.

Not long since I had the good fortune to travel for several hundred miles in the company of one of the leading railway managers of the Northwest, whose name is familiar to you all. He is a gentleman who violates the provisions of the Inter-State Commerce Act as frequently, perhaps, as any member of his profession in the United States, and we fell to discussing the question of freight and passenger rates.

I insisted that the frequency with which these rates were being cut was proof of the immense profit which railways were actually making on their freight and passenger traffic. Well, I was presently so overwhelmed by an avalanche of statistics that from sheer weariness I was glad to concede that the railways were only eking out a miserable existence, instead of rolling in the wealth that I had pictured at the beginning of the conversation. I was given in detail the cost of transportation per ton per mile, in car lots, of the several classes of freight; the loading due to accidents, to delays, to interest charges, to management expense, to taxation, to dividends, etc., and finally the relative cost of small shipments to car lots, of short hauls to long hauls, and a great deal more that I cannot remember, until my mind became so overcharged with statistics that I could no longer either question or reply coherently.

When my tormentor had thus routed me, "horse, foot and dragons," it occurred to his vindictive mind to inquire somewhat as to

the reason why insurance companies are so eagerly cutting rates, and generally evincing a disposition to go for everything in sight, and he, of course, insisted that it was because we are robbing the dear people of several times as much premium as would carry their risks safely and still yield a handsome profit, and that the surplus wealth of the country was adhering to the very smooth insurance people who are all so eagerly carving rates and gobbling risks without regard to the cost.

"Why don't your officers and managers make just and adequate rates—rates which will cover the cost and hazard of the business and a reasonable profit, and then adhere to them regardless of what others may do?" said he, and pursuing this subject he presently surrounded me with such an imposing array of arguments that I was forced to admit that the only reasonable answer lay in the fact that not one insurance man in one hundred who has anything to do with the actual making of rates knows what an adequate rate is on any one of the numerous classes of property which he is called upon to rate and then to insure.

Right here came in the only grain of comfort which I was able to extract from the conversation, in the shape of an admission that that was precisely the state of the case with the railways, and that ignorance of the actual cost led to the hasty conclusion that volume was the one essential to a prosperous business on the part of many of the competing lines, and that education was the only remedy, both in insurance and in railroading, for the rate-cutting and consequent wrecking of companies due to doing business at less than cost.

This little digression naturally leads me to a consideration of the first part of my subject, "How Rates are Made." And at the outset I desire to say that I am dealing with the situation as it appears to me in the Northwest. I have no information as to how our erudite brethren in the East do this business, but if the effect is any indication of the nature of the antecedent cause, I may infer that there is somewhere a similar screw loose in that section of the country, as well as in the Northwest, and I think that one need not be a pessimist to infer the same of the South and of the Pacific Coast.

What would you think, gentlemen, of a manufacturer who allowed his clerks and salesmen to fix the selling-price of his finished product? Or of a contractor and builder who set his office boy at the important work of determining what he should bid for the erection of the Auditorium? Or of a railway contractor who made his bid for the construction of a line of railway one hundred and fifty miles long upon

the guesswork of a teamster whom he had hired as the chief engineer of a wheel-scraper? And yet this is, in effect, just what the officers of insurance companies are doing to-day.

In theory, at least, outside of the territory embraced within the jurisdiction of the several Compact Managers, all rates are made by the Local Agents, and where that is not actually done, the rates are at the present time made by rating committees of State Boards, and are subject to the approval of the Local Boards, or if not approved by them, then of the Commission in this city.

Now who, of all the Local Agents in the Northwest, has any idea of the burning rate of the various classes of hazards in his own town? I dare assert that not one agent can be found who can tell the experience of even one of the companies he represents upon even one of the classes of hazards he writes. There is absolutely no such information within the reach of any Local Agent. He does not know, because he has no means of ascertaining what the burning rate is on any class of risks. How, then, can he be fit to rate or to assist in rating a town?

Now, take the case of the Special or State Agent. What does he know about it? I have seen and talked with a fair proportion of the State and Special Agents in the Northwest, and so far I have failed to find one who can tell me what the experience of his company is upon even that most numerous class of risks, the frame dwelling, and permit me to remark that I cannot do it myself.

Do you, my brother, who look so wise when you talk to the Local Agent of the necessity of higher rates on this or that risk, do you know whether you are not already getting too high a rate on this risk? And do you know whether you are not getting too low a rate on that other risk which you have just authorized with such glee? If you do, how do you know it? What Special Agent is there who does not dislike to authorize risks, for the reason that there is no guide which will tell him certainly what rate he should have on the risk?

Then there is the Compact Manager, that awful magnate who sits in austere state and sends rates up (or more commonly down), at his own sweet will. What does he know about the adequacy or inadequacy of rates? Before he held his present responsible position he was commonly a Local or a Special Agent, and not always even a successful one. You would not think to look at him that he has never seen a table of classifications of losses and premiums; but he has not. You would not suppose that he is just as ignorant as you or I; but he is. In conversation within the last year with one of the wisest Com-

pact Managers whom I have ever met, he said to me: "What a humbug I am, and why in the name of common sense don't the people find it out?" "Ah! my friend," I said, "they will some day." "And then?" said he. "Then," said I, "they will legislate you out of existence."

Lastly, let us come down (begging their pardon) to the only other class of gentlemen whom I have ever known to have anything to do with the making of rates. I mean the Managers and General Agents. What do they know about rates and their adequacy or inadequacy? A leading Manager in this city told me once that to his knowledge not one Manager in ten ever made a careful classification of receipts and losses, so that he could tell what rates were adequate and what were not. But granting that all of them did take the trouble to be well informed on this subject, and you know that the majority do not, still they are, under the present system of rating, powerless to bring about the reforms which their superior knowledge tells them the business demands.

So, from the bottom of the ladder to its top, there is no power, coupled with knowledge, adequate to effect such a reform in the system of rating as will secure adequate rates, and what is equally important, prevent the making of extortionate rates.

The reform must come from the top, it cannot come from the bottom, and to the companies themselves—that is, to their officers, who have the knowledge, or can have it, and who have the power, if they will but use it wisely—must we look for the reform which the dignity of the business demands.

Let us now see what the result of this system of rating is upon the rates as they exist. I cannot take the time to tell of all the anomalies growing out of the system, and it is not necessary, for each of you can supply the illustrations from your own ample experience. But let us refer to a few.

Beginning with dwellings: There is the dwelling of first-class frame construction, occupied by the owner, heated by a carefully-placed hot-water heater, using hard coal for fuel, lighted with incandescent electric lights carefully wired and connected, entirely detached one hundred feet, situated half a block from the engine house and fifty feet from the fire-plug of a first-class city having a full-paid fire department. And there is the other frame dwelling, which is built to sell. It is of the flimsiest possible construction; is often occupied by two families, using four to six stoves, with pine slabs for fuel, lighted by eight or ten

kerosene lamps, and often with two gasoline stoves in summer. All the stoves discharge into one small chimney. It is situated two miles from the engine house and half a mile from the nearest hydrant, with no fire protection except the policy on it; yet in nine cases out of ten the former risk is rated as high as the latter, and in the tenth case the rate is cut anyway, and the daily report is passed through the Compact office as "Competitive with the North British & Mercantile."

Then there is the lumber yard in the northern part of Wisconsin. One of them is two hundred feet from an old rattle-trap saw-mill, which violates all of the canons of good sense in its construction, is deficient in all of the requirements for safety, would rate at least 10 per cent. on any respectable schedule, and is in itself a good indictment for arson against its owner. Another lumber yard is situate two hundred feet from a saw-mill which is up to standard, and rates at $3\frac{1}{2}$ per cent. (if it has not been Jardined down to $2\frac{1}{4}$ per cent.), and yet these two yards are rated precisely alike.

I might continue this record of injustice and inequality indefinitely, but time and a decent regard for your patience forbid. I need only call your attention to the classification of towns, without regard to their actual facilities for handling fires, or inquiry as to whether their hose is all rotten and sure to burst, as it did recently at Faribault, Minn., where a total loss resulted therefrom; to the classification of towns in the so-called schedule of advisory basis rates upon their position, as in the northern or in the southern part of the State; or with reference to lines of latitude or longitude, or with reference to their population rather than to their facilities for handling fires, and finally to the anomaly of dwelling rates on a basis of 40 cents for frame dwellings in Minneapolis and 50 cents in St. Paul, when the fire departments are equally efficient, and if there is any difference in the hazard it is in favor of the latter.

Nor is it any answer to the criticism upon this system of rating to say that in the long run the rates secured are adequate, and the business of most of the companies is done at a profit, if only a small one. Even if this be true, it must be true because in the long run the errors offset each other, and by a judicious robbing of Peter to pay Paul the money to pay losses and expenses is in some way obtained. It is time that there was a recognition of the fact that guesswork is not business, and that inequity and injustice bring in time their own disagreeable reward.

If the system of rate-making is to be criticised as illogical and

crude, the same can be said of the means by which they are unmade. It is not surprising that rates made, as we have seen that they are, should command little respect, and be easily set aside at the caprice of those who are not impressed by their reasonableness.

It is an axiom with the legislator and the jurist that laws enacted without proper investigation and thought, and which do not rest upon the convictions of the body politic, are difficult of enforcement and easily broken, and this rule holds good in the business-world of insurance as well as elsewhere. Rates made without proper consideration and investigation of the actual hazard, even if by chance they are just and equitable, do not have the support either of the public or of the underwriter.

There are some rates so unjust and inequitable that it is a virtue to disregard them, and in such cases the field is commonly full of men who are striving to appear virtuous. But whether they are just or unjust, this lack of confidence results in a multitude of schemes to set the rates aside, and the less the ability of the agent or solicitor, the greater his desire to get business, not on his business ability and merit, but by offering lower rates than his competitor. It may be accepted as substantially true that rates cannot be cut except by the consent, open or tacit, of the Manager; he sets the pace, the agent follows.

How rates are unmade, you all know by a wide and sad experience. There is that ever-present piece of idiocy, the dividing of commissions, which so many practice. Another rebates a part of the premium and takes a receipt for it on the sly. Another makes an erroneous daily report to the Compact Manager, and sends a correct duplicate to the company direct. Another is supplied with two series of policies, one for use as a rule, and the other to cut rates with when he controls the entire line. Another gives a long credit until the interest cuts the rate. Another takes it out in trade, until his company takes it out of his bondsmen. Another invents a finer scheme. He pays the uncollectible hotel bill of a dead-beat boarder, and captures the entire line on the mammoth hotel in pay for his generosity, while he works the afore-said "D. B." for a line on the big flour-mill which employs him to look after its insurance.

But why continue the recital of schemes which are only limited in number by the unscrupulousness and inventive genius of their authors.

Far more insidious and dangerous is the plan by which the agent contracts to secure the reduction of the rate on target risks and large lines in return for the exclusive control of the insurance, and then uses

his position on a rating committee, or his influence with a Compact Manager, or with the General Agent of one of his companies who is influential with the Commission, to secure the promised reduction. Numerous cases of this kind must have come to your notice within the past year, as the evil is a rapidly-growing one, and the aggregate premium so lost would make a sum which would stagger even the most ardent rate-cutter if the actual figures could be put before him. Then there is the line grain business, which is always a bone of contention. Written at full rates and so reported, but with a countercharge of 15 per cent. commission and 25 per cent. brokerage, of which the latter item goes to some clerk or friend of the assured, and thence by the grapevine route to the pocket of the assured himself.

The mischief of it is that in the great majority of the cases the rate-cutting is upon large risks, which makes the loss of premium a serious matter when taken in connection with the fact that this class of risks is habitually rated lower relatively than the smaller risks upon which the competition is not so great.

A well-known agent in the city of Minneapolis, who manages one of the largest insurance offices in the city, told me that after years of observation he was convinced that the annual loss of premium from these practices in that city is not less than \$125,000.

Nor are rates unmade by the Local Agent alone. The field men do their full share of this undoing, and by their so-called "rating upon their judgment," in disregard of all schedules of basis rates, and often without any authority other than their own desire to please a Local Agent or to secure a line for their own company, they still further demoralize rates and aid in reaching the danger line which separates profit from loss. And not yet does this evil end. Managers and officers of companies are by no means distanced in this race down hill. All over the Northwest there are cases where Chicago and New York and Hartford and all the other centers of insurance capital have interfered to arbitrarily reduce rates "for revenue only," or have written over their own counters, at ruinous rates, policies to take the business out of the hands of their own agents. And the "automatic sprinkler which don't sprink" is at it too, till we find that with the competition and the undue credit for improvements which were only introduced to lower the rate and with never a hope of extinguishing a fire, we have steam-power saw-mills in Wisconsin rated at $2\frac{1}{4}$ per cent., when they would schedule $4\frac{1}{4}$ per cent., and the lumber, two hundred feet distant, is rated and written at $2\frac{1}{2}$ per cent., or $\frac{1}{4}$ per cent. higher than the exposing

special hazard. This, too, when there is an 80 per cent. co-insurance clause on the lumber, and none at all on the mill.

Now, what is the effect of all this upon the profit and loss account? Or, in other words, having seen what the cause is, what is the effect? Need we inquire?

It is quite frequently charged that the retirement from business of the great majority of those companies which yearly seek that bourne from which no dividends return to gladden the heart of the weary stockholder, is caused by too heavy an expense ratio rather than by too large a loss ratio. This is a specious attempt to conceal the one worm which gnaws and blights the bud of profit, while holding up the insignificant bug which only browses on the smaller branches and leaves.

Let anyone with a taste for statistics examine the figures of expense and loss and income of the companies which have re-insured or otherwise retired from business within the last three years, and he will find that, with few exceptions, it is the loss ratio, and not the expense ratio, which is responsible for their untimely decease.

It is true that in the case of those companies which only did an insignificant business, the expense ratio was the deadly disease which could not be cured, and the same thing is true of a few of the recklessly managed companies, which emulated the anaconda in their capacity for swallowing everything smaller, and even larger than themselves.

But in the case of the large majority of the companies doing a general business, their expense ratio will compare favorably with that of their more fortunate survivors. One group of twenty-two companies, with premium receipts aggregating \$3,047,596, which has joined the great unknown within the last two years, showed an expense ratio of 32.5 per cent., while their loss ratio of 73.7 per cent. tells the reason for the crape on their doors.

More surprising still is the experience of another group of nine companies, whose premium receipts aggregated \$1,171,227, and whose expense ratio of only 28.9 per cent. would indicate excellent and most economical management, yet the wicked fire-fiend had an 89.6 per cent. loss ratio for their winding sheet.

It is safe to say that of the companies doing a general business, and which are to-day conspicuous by their absence, fully 70 per cent. were driven out of business by the inexorable logic of too low rates. That other companies have prospered, simply proves that they have had a larger proportion of the adequately or of the excessively rated business,

and this finally demonstrates that one part of the business pays by excessive rates for the benefits of low rates enjoyed by the other.

Finally, gentlemen, the public is becoming aware of this state of facts, and it is demanding a reform. There is a growing feeling upon the part of the people that the privileges accorded to corporations are not mere gratuities, but that the acceptance of these privileges entails certain duties, and among them is the duty, in the case of the insurance companies, of furnishing reliable indemnity at a figure which shall be sufficient to meet the actual cost of the indemnity from year to year, plus a loading which shall be sufficient to provide for the contingency of extraordinary losses, plus the expense of doing the business economically, and a fair rate of profit for the use of the capital employed, and that any company which charges less than this sum is as culpable as the other company which recklessly charges excessive rates.

This feeling is manifesting itself through the State Legislatures in the form of repressive legislation, one type of which is seen in the anti-compact laws recently enacted in the West, and it will continue to be manifested until there is a reform in the system of rating in use to-day, which shall justify the public confidence.

As in life insurance, the evil of rebates grew until legislation was necessary to control it and to prevent the oppression of the small policy-holder for the benefit of the large insurer, so the evil of rate-cutting, in its various forms, seems likely to require a similar remedy in fire insurance legislation to compel the actual collection of the sum named as the premium in the policy, so that the small insurer shall not pay a part of the premium for his richer neighbor.

We need not be surprised at legislation directed to this evil of rate-cutting, for this action on the part of the public is sure to come as soon as the subject is once considered in its true bearing upon the public welfare. It is clearly within the power of the companies to render this action on the part of the law-making power unnecessary. It is said that fire insurance is not an exact science; but that it is utterly without rule or guide, as its present conduct would suggest, is preposterous, and we shall have only ourselves to thank if the legislation of the future furnishes a disagreeable commentary upon the wisdom and justice which has marked our conduct of the business of fire insurance during the past decade, and which is continued to the present time. He is a skillful mariner who can rescue his ship from the remorseless grip of the tempest, but he is a wiser one whose eye reads the approaching storm in the glass and in the clouds, and reaches the harbor of safety while the sea is still calm.

In conclusion, gentlemen, permit me to thank you for your courteous attention to a tedious recital of facts not new to you, but which, grouped together, may suggest to the brighter minds in the profession some action which shall remedy the evils of the present, and prevent their recurrence in the future.

Mr. Griffiths—

It was my fortune this morning, in coming down from Milwaukee, to ride in the same car with Brother Crandall and his wife. They were eating breakfast, and I remarked, after paying the compliments of the morning, that I was going to Chicago to see how some people could make fools of themselves. Mr. Crandall's wife said she wondered how he would get along in that respect. I want to say now that I feel as though we had been very much entertained by Mr. Crandall's paper. It contains a great deal of good, common sense, and also something we should all heed, and that is, concerning the necessity of classifying in order to obtain the cost of our business. Whether we shall ever reach the desired point, I doubt, but I am glad to put myself on record as one who appreciates Mr. Crandall's paper, and I desire to offer the thanks of the Association for the manner in which it was delivered.

Mr. Hine—

I rise to a point of conscience. The gentleman has intimated that reform has broken out in the East, and that intelligent effort on the rate question is dawning from the Orient! I am delighted to hear it. A recent experience of my own will explain my joy! Twenty-five years ago I built me a home in New Jersey on the banks of the beautiful Passaic. Having a family of boys growing up, I built them a "shop" beside the barn, wherein have been carried on such occasional amateur carpentry and photography as doubtless many of the gentlemen around me do in their attics, or their wood-sheds, or under the veranda, without any thought of added hazard or rate to their dwelling insurance. For many years this "shop" was insured at fifty cents per annum. Afterward the rate was put up to ninety. Recently I had occasion to store some property temporarily in this shop, and I applied to a New York City company for a three-months' \$2,500 policy. The case was sent to the Newark agent of the company, who applied to the newly-organized Compact bureau for a rate. The intelligent inspector was sent to survey the premises and reported a conglomerate hazard of stable, carpenter shop and photograph gallery (!), and in due course I received my policy written at *the short rate of 2 per cent.!* As the dwell-

ing contiguous had always been written at .75 for three years and the shop for a long time at .50 per annum, this "reform" rate astonished me not a little, and I applied to the Compact Manager for light. He explained what the inspector had found, and then I explained that the "stable" had no horse in it and none of the usual stable hazards; that the "carpenter shop" was used by myself and family, for family work, an aggregate of perhaps two weeks in fifty-two; that the "photograph gallery" was of a similar domestic character, and if I should build on a bedroom and have some one live in it, the whole thing would, practically, be turned into a dwelling hazard rather better than the residence, because minus the kitchen fire. I succeeded finally in getting the rate halved, and 1 per cent. per annum officially promulgated as the correct figure! But by this time my policy had run a month, and the best the company would do was to credit me with the reduction from the date on which it was made, so that I actually paid the short rate of two on a risk which would not be bad for five years at two. And I present you this bouquet of intelligent ratings, all on identically the same hazard, in illustration of the scientific reform methods imputed by Mr. Crandall to the East. Fifty cents; ninety cents; 2 per cent.; 1 per cent.! All from the classic soil of New Jersey, the glowing horizon of the intelligent East! The humor of the thing will perhaps be better appreciated if I add that the property is a strictly first-class suburban dwelling risk, built one and two hundred feet back from the avenue, entirely detached, on grounds at least 300 feet wide and deep, and having a water-plug directly in front and an alarm-box within one minute from my door.

Mr. Griffiths' vote of thanks was seconded and carried by a rising vote.

A letter from the ladies connected with the World's Fair was then read by the Secretary.

The Chair—

There appears to be no further business before the meeting this evening. I want to ask, as a personal favor, prompt attendance upon the two sessions to-morrow. We are to listen to some very excellent papers, and in the afternoon to-morrow we have a lecture from Prof. Haskins, on "Electricity, Light and Fire," and from the copy I have seen, with the illustrations given, I know it will amply repay anybody who will attend and hear it. In the morning we have three papers, and in the afternoon the lecture and the election of officers and adjournment.

On motion the Association then adjourned to 10 o'clock A. M.

SECOND DAY.

MORNING SESSION.

SEPTEMBER 28, 1892.

The Association was called to order by the Chair at 10 o'clock A. M.

The roll-call being dispensed with, Mr. Van Voorhis stated that the Committee on Nominations was ready to report. The Committee unanimously recommended for the Board of Directors the following names :

REPORT OF COMMITTEE TO NOMINATE BOARD OF DIRECTORS.

GEORGE W. ADAMS, Chicago.	E. L. ALLEN, Chicago.
J. MABBETT BROWN, Chicago.	EUGENE CARY, Chicago.
H. T. FOWLER, Minneapolis.	EUGENE HARBECK, Chicago.
JOHN W. MAGINN, St. Louis.	J. J. McDONALD, Chicago.
E. V. MUNN, Beloit, Wis.	J. P. SINGLETON, Louisville, Ky.
H. CLAY STUART, Des Moines, Ia.	F. H. WHITNEY, Detroit, Mich.
GEORGE A. S. WILSON, Chicago.	

Mr. Simonds—

I move that the report of the Committee be adopted, and that the election of officers be assigned as the first business after Mr. Haskins' address this afternoon.

Motion seconded and carried.

The Chair—

The Secretary has some additional names to present for membership.

The names were then read as follows :

W. W. Dudley, Manager of the Manchester Assurance Company, Chicago.

Roger Swire, Special Agent German-American Insurance Company, Iowa City, Iowa.

A. W. Peck, Special Agent Atlanta Home Insurance Company, Chicago.

The Chair—

You have heard the names as read. All in favor of their election say "aye." The contrary, "no." The motion is carried.

The Chair—

In preparing my programme I have believed in giving the young men a chance, and I found in the Northwest what I presumed to be, after investigation, a pretty bright and shining star, and we will now take pleasure in listening to his paper, "Public Policy," by Mr. H. T. Fowler, of Minneapolis, State Agent Insurance Co. of North America and Pennsylvania Fire.

PUBLIC POLICY.

Mr. Fowler—

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

Enthusiasm frequently leads one to disastrous ventures that mature reflection would avoid. Since accepting the place upon your programme, kindly tendered by your President, my position can be best defined by the fable of the young man who, guilty of some minor offense, had been detected and arrested through an irresistible habit of sneezing. A philanthropic lady of his city, while visiting the jail one morning, ran across the juvenile prisoner, who looked unlike the professional bird, and kindly inquired what brought him there. "Madam," said he, "I am here for sneezing." "Then, my good fellow," continued the lady, "you need an antidote." "No, madam," he replied, "I need an alibi."

The business of fire insurance is one concerning which no man can consistently claim a perfect knowledge, and it is also one which the people generally seem to know less about than of any other of public concern. I do not want to occupy your attention with limited ideas of how to run the business, but rather to inquire into the facts, as we find them, that have such an unconscious yet direct influence upon it. We who are engaged in the field, encounter so many different ideas and opinions held by the people, that at times our impressions become quite as bewildering as the public phase is varying or unique. I do not know that we need a lesson, either in the way of warning or rebuke, from the public, but, at any rate, I have learned a good many lessons in this way most thoroughly, and I trust it may not be thought unwise to deliberately step outside the charmed circle in which we move and,

by such means, to find beyond that circle in which our claims are recognized, how utterly devoid of significance is all that we achieve or aim at. Impressed with wonder concerning the public ignorance, indifference and injustice that is everywhere encountered, we naturally inquire, can the companies be in any way responsible? And may it not be true, as has been said, that "the evil that is in a man's heart is always originally in his head?" That the public, therefore, may not adjudge us so much in wrong motives as wrong impression and education.

The efforts of the leading old-line companies to acquaint the public with their merits have been chiefly confined to calendars and blotters furnished agents, and with so little success that, outside of active business men, they have become almost hopelessly confounded with irresponsible competitors. Other business of approaching magnitude and public concern has been advertised so thoroughly that an intelligent foreigner residing here but one year can, without apparent effort, tell you something of the principal railroad, bank, and life insurance interests of our country; yet the average citizen, though native born, cannot tell what fire company protects his property. He simply knows agent Blank represents it. This seems most singular when we consider that the number of companies, good and bad, engaged in fire underwriting in the United States, greatly exceeds that of all other nations in the world combined. The almost numberless companies here, present a variety of grades of indemnity, so often questionable as to constitute a condition of the business that would seem to render it imperative for the people to be posted as to the kind and character of the company engaged, but to which, in a general way, they are quite indifferent.

Very little, comparatively, has ever been written upon the subject, presumably because the people are so little interested in it. Newspaper men are shrewd enough to endeavor to entertain the public with what it most demands. It is quite natural, therefore, that their attention, when given us, should be in harmony with the irresistible movement of malice or misunderstanding. If reference is made to a contested claim, the companies are advised to pay; if to rules, rates, etc., it is in a style severely shocking to the underwriters' nerves.

The popular idea of the public press was well illustrated in a leading Chicago daily during April, 1890. A page devoted to the conduct of the business and its interests, commenced in a breezy way by asserting that "fire insurance people have things pretty much their own way." The article went on to state: "Not one person in five knows what his policy says. Not only do they not know what construction

court or agent may make in case of loss and a dispute, but they do not know what is covered by insurance, or what act, habitually committed, will invalidate the contract. But the man who wrote the policy knows all about that, and while he does not send the expert around to explain it, he takes all proper advantage when a 'roaring holocaust' lends interest to the fine print and other trivial things about a policy."

This is but a brief clipping of a long argument, in which it was held that, under all circumstances, in case of loss, the company would send around an Adjuster to compromise the matter. But totally unfair as the presentation is, where the public is held wholly irresponsible for its own ignorance, and being unworthy of any reputable journal, it is, nevertheless, a fair reflection of the popular press and public prejudice.

In the same article a woodcut displayed the Chicago office of the "Gall Fire Insurance Company," the agent predicted as saying to his customer: "Well, seeing it's you, I'll take your house and lot for the first year's premium." It is a fact, I think, that a joke may be so absurd as to lose its pertinence, and strange, therefore, that the clever reporter did not observe that an ordinary detached brick dwelling in Chicago was scheduled in 1890 at 30 cents, upon which basis a thousand-dollar policy will pay a premium of \$9 but once in five years, and that it will require 550 years to have paid in the amount which the company undertakes to pay in case of loss. It is not my purpose to feebly criticise the press. It has a part to perform in the public arena of a magnitude akin to our own; but I do not think editorial courtesy to the public requires the abandonment of that equity to which, from their fair treatment of patrons, the companies are entitled, and I do not think it favorable to have the hardships of the people invariably depicted as something horrible, the best indemnity uncertain, and the men who own the business to have won victory after victory, until they are united autocrats of a matchless monarchy. No power is greater for good or evil than the press, and yet, among all the daily papers of all our great Western cities, few have sufficient enterprise to give accurate recognition to current events in the insurance world.

All that the public really knows about the conduct of the business is based upon the unfortunate adjustments and disreputable operations of irresponsible companies, which are laid bare to public view. These instances bear exactly the same relation to the dealings of the honorable companies that disease does to health; yet how can we expect an indiscriminating public to know this? The ignorance of the pub-

lic is all the darker because the few intelligent insurers, and many loss beneficiaries, fail to tell the good they know, and because there seems to be a sort of unwritten law—a public policy—for underwriters to allow themselves to be called upon to receive, from time to time, the opinions and criticisms of the public without attempting to express, with any degree of publicity, their own opinions in return.

There are, perhaps, few insurers who understand that the companies undertake to pay the amount of loss and damage only; few who believe the rates fixed upon different classes are attempted to be determined in any other than an unsound manner. Few insurers know the duties of the Special Agent, and he is frequently met with the remark that "The insurance companies had an inspector here last week." If to him it seems expedient to cancel a policy, the action is accepted always as a reflection upon the character of the customer, or an unaccountable freak of an unbalanced mind. The average insurer, in case of loss, has no conception of his obligations in connection therewith, and nearly all claimants, before the adjustment of their loss, regard the Adjuster as an evil genius, a sharp, shrewd and unscrupulous fellow with whom Shylock would stand no show. They have heard, here and there, as all claimants do, the hints and flings which prepare their minds for hostile feelings toward the Adjuster, and they are prepared to be, if not exactly unfriendly, ready to become so upon very slight grounds. The Local Agent is best known to, and in closest sympathy with, the public. He is usually regarded as a good citizen, but one who imposes great importunities and bestows limited favors. The General Agent is a factor in the business of which the people rarely know anything. Thus, outside of the insurance field, commercial and social circle that surround him, public pressure is innocently unmindful of the heavy burdens imposed upon him. The president of a company is naturally less known than the company itself, but the dignity and responsibility of his office are quite overlooked. When thought of at all, it is with the vague idea that he is a kind of Grand Pasha, with nothing to do and everything to do with.

These are but a few of the misconceptions daily encountered by the field man, which he finds it difficult to overcome without putting himself in the thankless office of schoolmaster. Everywhere may be found general dissenters, fault-finders and critics, whose peculiar affection for their townsmen is mainly inspired by a desire to make themselves conspicuous. These men are bent upon saving their community by that which alone brings it most into danger—the introduction and

encouragement of wild-cat companies, and public endorsement of persons having dishonest claims. These men, who most threaten the peace and dignity of the business, and who are never on the humane side of anything, could be trampled under foot, were the public properly educated. Wise men invariably undervalue the wisdom of the masses. The lawyer is said to despise the jury that he flatters, and the politician the people whom he endeavors to mislead; but the field man has no desire to be classed with men of wisdom upon this basis. His efforts, if aggressive, are never independent of public prejudice. Did he ignore the dictates of the public, his work would become a burden; whereas he must have a fund of life sufficient to withstand defeats and delusions which few other callings have to cope with. He has ever before him the almost certain risk of defeat in attempting an independent course, and the not less perplexing possibility of success in following the lines so long established. He must work unceasingly, with success uncertain, consolations largely borrowed of the future, and a sublime trust in his fellows, all because he fears in some way to prejudice the interests of his principals. He is not indeterminate of character, and continuously regrets his apprehensiveness of forfeiting the good opinion of somebody or everybody.

None are so unobserving as not to have noticed a certain clamorous complaint that occupies the surface of public criticism, and cannot be defined as attaching to the conduct of the business, except in a general way. Yet this drift of dissatisfaction, for which, indeed, the majority of companies are in no way directly responsible, is the feeling which governs his every act—a feeling which the wisdom of the wisest cannot account for, arrest or divert. It is a settled something that the companies believe in making the best of, and whether it is found in the form of an incendiary fire, forced reduction in rates, adverse legislation, competition of illegal companies, or a breach of faith in our own ranks, it is always met in the same conservative way—that it will be best, that it is policy, to do the best you can, which often means nothing. This is equivalent to saying the business will take care of itself, and possibly it would if it were sufficiently harmonized and had its conservative forces extended to mushroom companies.

The peacefulness with which old-line American and English companies bear the burden of the business, and shoulder, if not sharing, the sins of small and irresponsible companies, is most unfortunate. The conservatism which gives them the respect and confidence of all intelligent insurers, also perpetuates a policy that permits the majority of the people being buncoed by cheap companies.

The fact that malicious and irresponsible companies have been allowed to compete for business in the same agencies, and upon same basis, with substantial companies for years past, has left the distinction so small in the minds of the people that they have come to regard the failure of a fire insurance company as a matter of inferior importance. There ought to be but little difference between the success and failure of a small company, as compared with those of a national character, were the distinction well established. Even a failure would have its advantages, if it opened the eyes of the operators to their own lack of ability and taught them to put a truthful estimate upon themselves, but now defeat has no significance whatever, and the situation is mollified to the public by the re-insurances so often effected in old-line companies by the small retiring ones.

There is another class of so-called insurance companies that is a disgrace to the business, and should be looked after by some one interested, since the people are not. I refer to those companies that operate altogether under ground, and exist only in the imagination of scheming individuals. The almost countless frauds of this character that operate throughout our Western States, egress largely from those Eastern States where the supervising service is said to be best. The evil practices of these mythical concerns, and their influence for bad, cannot be safely continued, for they are a stain attached to the fair name of fire insurance that helps to depreciate the reliability and integrity of all good companies in the public mind. The education of the public, which should be the hope of every legitimate underwriter, has become subservient to the all-absorbing ambition to increase receipts. The undignified scramble for *premiums* that now characterizes the business, allows a goodly portion of *them* to fall into the hands of the careless and unprincipled, and the mischief arising in this way is confirmed and enlarged each year. Nearly the whole duty of the field man toward the education of the public, rests with the education of the agent and the care to be exercised in his appointment. Co-operation among agents is what he endeavors to secure, but on every side may be found those over whom he has no control. He knows he can gain nothing by repining and very little by resisting. He talks about a mutual infusion of interest for a common good in a way that is inspiring, and theoretically it is a grand idea, but the companies that most need your support are too selfish to permit it, and I doubt if it is a good policy to take into the fold cheap, irresponsible companies, who prey upon the business clothed with the rates and

respectability which your association with them affords. Notwithstanding our most *earnest efforts*, through field clubs and individual good faith, we accomplish nothing toward the enlightenment of the public—nothing beyond the advancement of our own special interests. In this the error lies. A business in which the *fires* burn up and down, yet *do not give warmth* beyond our circle, and *leave nothing behind but smoke and ashes*, is not yet complete.

The true remedy to correct the evils of adulteration and imitation in any business enterprise, rests with the careless customer who does not seek to inform himself as to what is good and what inferior—in our business, he leaves his choice in the hands of the agent—and if his experience be unsatisfactory, he not only complains, but rushes to the legislature to get laws for a protection he hasn't the intelligent self-interest to give himself.

The system of supervision and adverse legislation in vogue in the various States is, without doubt, primarily responsible for the ignorance of the public, as well as the present unseemly and excessive competition with which we are struggling. Be this as it may, can it be wisely argued, in any sense, that it is better to accept conditions as we find them than to make researches into problems pertaining to the business that can only be remedied through the public? Is it better to be in the majority than to aspire to be in the right? If our system of supervision directs your path in darkness, your feet against the thorns of thoughtless individuality, and tears your hands daily with the thistles of rudely-awakened ignorance, shall you silently submit, knowing that in all other civilized countries the companies receive not only the confidence but earnest support of the public? Are only heroes permitted to fight systems for a principle, and have we none?

In all the world there is not a country where the business is so spread out, yet fettered, as ours; no country where it presents such a mixture of magnificence and meanness. We have 332 American and 26 foreign stock companies here, as against 85 in Great Britain, 29 in Germany, 29 in France, and 22 in Australia. We have also 214 mutual companies taking cash premiums, making a total of 572 companies competing for premiums of one hundred fifty million dollars, compared with only 85 competing for one hundred millions in Great Britain. Not forgetting the foreign companies, always well regarded, we have but 33 American so-called millionaire companies.

Very nearly all knowledge is comparative, and by comparison it would seem we need more quality and less quantity. You can mix

one part of poor wheat with two parts No. 1 hard and get a grade for it, but mixing half and half renders the grade very doubtful. How this grade is to be established for us, it is not my province to prophesy, but there is, I think, a responsibility resting with the companies that they have not undertaken to discharge.

Whatever is done will be, at best, but a slow process, but nothing is impossible if based upon reason, and we do not have to go back to the days of Columbus and Galileo to demonstrate it. De Lesseps built the Suez Canal, notwithstanding the evidence of eminent English engineers that it could not be done; and Huntington was laughed at for his scheme of the Union Pacific, so successfully projected.

When the dairymen found grease in competition with their butter, they had the grease taxed and legally branded oleomargarine. When the bankers became oppressed with the public odium attaching to their business through unredeemed currency of defunct State banks, they were responsible for the act taxing the system sufficiently to suppress the issue. When the railroads became tired of carrying free one-half of the public travel, and running their traffic lines too much in the interests of large shippers, they conceived the idea of the Inter-state Commerce Law. By analogy, I believe when you, gentlemen, who have built up a business of such grand importance and magnitude in the past twenty-five years, and have won the admiration and confidence of all who respect real merit; when you have become weary of witnessing the frequent advent of "a great leader" who is to operate a company upon a wholly new and independent basis, that soon only adds one more to the 800 who have failed and retired before him; when you have become tired of paying incendiary losses and continuing an unequal contest in which you have everything to give and nothing to get; when you have come to appreciate, as we do, that your success has cost you too much downright hard work and ability to be shared by those who have no thought of gaining it by paying its purchase price: then, I say, I believe you will take hold of the future, by going beyond the few brains of the average State legislator and appealing to the hearts and understanding of the American people. None can question the truth and integrity of our nation, and the love of justice will be found as supreme for the fire companies in the United States as elsewhere; then you will build a business complete in magnificence and reputation of worth.

The handful of American companies that have survived the storms and buffetings of the past twenty-five years, their splendid specimens of architecture in office buildings, their large receipts, their surpluses and capital, and their glorious histories acquired through years of honest and

able management, while all grand and enviable in themselves, would be as nothing compared with the achievements that could be accomplished in the future. In the fifty years to come, in which it is estimated we are to have *three hundred million people* within our shores, *America* will be *the* nation, the *United States* the commercial key of the world, and instead of 33, we shall have 300 millionaire companies, which neither England nor the world can equal.

On motion of Mr. Holman, seconded by Mr. Crandall, a rising vote of thanks was given Mr. Fowler for his paper.

The Chair—

We have now reached the paper to be delivered by one of the patriarch's of the fraternity, and one who needs no introduction from me. We will take pleasure in listening to a paper on "A Decade of Insurance Litigation," by Mr. C. C. Hine, of New York.

A FEW ODDITIES OF INSURANCE LITIGATION.

Mr. Hine then spoke as follows:

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

Nothing could better illustrate the broad-gauged impartiality of your esteemed President, than the fact that while he is disposed to give the young fellows a chance, he is also disposed to give the old fellows a chance, as evidenced by the writer of the paper just preceding and myself.

Two months or more ago your imperative President demanded of me a title for the paper (which as yet was not) that he had requested me to read before you at this meeting. With only the vaguest idea of what material I might find when I commenced searching in earnest, I gave him a title to print in your programme, and afterward undertook to survey my field. I found it so large and so bewildering, that after a few spasmodic efforts to cover even the threshold of it, I gave it up, and contented myself with a much more modest exploit. Being of a systematic turn of mind, I examined the indices of the subjects of the last decade's insurance litigation (not "legislation," as printed) as far as Agent, Broker, Cancellation, and I did not get beyond that A, B, C (for there is in any one of a dozen headings within that A, B, C, material for an instructive paper), and so, in a somewhat superficial and sketchy way, I have selected a few Oddities of Insurance Litigation with which to interest you for a few minutes.

I think I remarked on a former occasion that a man ought not to do anything that he thinks needs apology, nor ought he to apologize for anything that he finally determines to do, but it seems to me that thus much of explanation is due, if not to myself, then to the topic as printed in your programme.

Just as standing in a saloon door and looking at a church steeple is a poor way to start for heaven, so I find that my hesitating embarrassment over the multitude of interesting things which are revealed by what Sir Edward Coke calls the "gladsome light of jurisprudence," is a poor way to get at my work, and I will, therefore, have to drop exordium and attack the first letter of my alphabet.

A stands for Agent. The legal status of the agent is, or ought to be, tolerably well understood. But the status of the agent's clerk is one of the uncertain factors in the agent's every-day life which may well claim our passing attention. This has been adjudicated in a good many different ways. A long time ago (H. & N., 30, z.) it was decided that the insurer is bound by the acts of the clerk or authorized representative of the agent, but further along (S. & D. vs. Lycoming, H. & N. 58, § 62) it was expressly decided that a clerk employed in the office of the agent has no power to waive the limitation clause, and the language of such a clerk importing a waiver is ineffectual against the company; and again (McClure vs. Ins. Co., H. & N. 59, § 65) where a sub-agent issues a policy on a printed blank and countersigns it W., agent, per K., the insured is put on inquiry as to his authority; but later, in 1890, the Supreme Court of Appeals of W. Virginia (Dietz vs. Ins. Co., xx Ins. L. Jour., 673), declared that when the agent's clerk is authorized to examine property and write out a policy thereon, his contract and knowledge are the contract and knowledge of the agent, and, of course, the knowledge of the agent is the knowledge of the company, and the mistake of the clerk in issuing to the husband a policy on the wife's property was the mistake of the company. It would be interesting to know the legal relations of the company to the clerk's substitute while the clerk is off on vacation, or to his companion to whom he may, without the knowledge of the agent, entrust his duties while he himself enjoys the Saturday afternoon base-ball game. If an agent can delegate his authority to a clerk who is unknown to the company, why cannot a clerk delegate the same to a chum who is unknown to the agent? And so *ad infinitum*: "The only certain thing about litigation appears to be its uncertainty."

There is another odd side-light in this same case, where the court declared that no false swearing after the suit was instituted could change

the rights of the parties as they stood when the writ was issued, notwithstanding the false swearing might have been done with intent to defraud the company. This is a pretty broad finding, and furnishes a foothold for an unscrupulous claimant to make any sort of false oaths he may choose during the action, provided he is careful not to commit himself in that direction in the preliminary statement of his claim.

We old-timers have always entertained the notion that fraud and false swearing were good defenses, and the old decisions run with a fair degree of unanimity in that direction. But in the case cited the claimant swore on the 5th of May, twenty days after the fire and before suit, that he owned the property burned, which oath was *false*. In December of the same year he swore that his wife owned it, and the court held, as above remarked, that no false swearing by the plaintiff, no matter what his intent, perpetrated after the writ was issued, can change the rights of the parties or affect the verdict, although the policy contained a clause of forfeiture in case the assured make *any* false affidavit with intent to defraud the company. All of which may be good technical law, but the application of the judge's postulate to the facts of the particular case on which he was finding, where the false swearing was *before* the writ, reminds me somehow of a remark which I saw quoted from the *Milwaukee Journal*, that the world never adopted a greater error than it did when it accepted the belief that stupid people are necessarily honest!

ARBITRATION.

The old doctrine that no suit could be sustained against the objections of the company until an award had been made, although neither party previously to the suit had requested arbitration (*Yeomans vs. Girard*, v Ins. L. Jour., 858), has been regarded as both equity and good law, and with some modifications to meet circumstances, has stood the test of time fairly well. It was acquiesced in in 1882 (*Wallace vs. German-American*, XIX Ins. L. Jour., 623), and was reaffirmed year before last (*Gasser vs. Sun*, XIX Ins. L. Jour., 243), when it was held that the provision for an arbitration is valid, and is a prerequisite for a right to institute suit on a policy. Nevertheless, in *Case vs. Ins. Co.* (XIX Ins. L. Jour., 328), decided by the Supreme Court of California in 1889, it was ruled not to be a condition precedent; and, moreover, if arbitration is not demanded within sixty days, and after right of action has accrued, it is waived. In this case the demand was made a short time after that period and before the commencement of action.

In the case mentioned a minute ago (*Wallace vs. German-American*) there occurs one of those arbitrary findings which enable insur-

ance companies to understand of how little account they are when their interests are opposed by the interests of private citizens. This is not in connection with arbitration, but concerning the interpretation of the language of the policy.

We all concede that a unilateral contract like an insurance policy must be construed most strongly against the company which prescribes its conditions, but even the most hardened of us are a little startled when a court says in plain English that "If the words employed, of themselves, or in connection with other language used in the instrument, or in reference to the subject matter to which they relate, are susceptible of the interpretation given them by the insured, although, in fact, intended otherwise by the insurer, the policy will be construed in favor of the assured." When we read such things, we sometimes think it a pity that the judges who speak them are deprived of the experience of a tribunal which shall cast their own words in their teeth, and say to them that their written decisions mean exactly the opposite of what they intend them to mean (provided an interested party understands them some other way) and compel them to abide by it. It is not the intention of the parties as expressed by the contract that controls, but the arbitrary dictum of one of them. Doubtless Froude was right when he said that just laws are no restraint upon the freedom of the good, for the good man desires nothing with which a just law will interfere, but such readings as the above put us in sympathy with Jack Cade's friend when Shakespeare makes him say, "The first thing we do, let's kill all the lawyers!"

It is probable that many of you have read, in a recent *Monitor*, an article by John A. Finch, of Indianapolis, showing how the lawyers had pushed the court on step by step. First they contended that by the omission of a single answer to a question in the application, the information called for by that one question was waived. Then by degrees the point was reached where the entire omission of an application was held to be a waiver by the company of ALL information concerning the risk, until the old doctrine, that the concealment of material facts forfeited the contract, was pretty much snowed under. Similar results have been reached by similar means in other matters connected with insurance. Formerly the policy had to be liberally construed according to the intention of the parties; now it must be forced to mean anything that the insured understands it to mean.

CANCELLATION.

The old dogmas in regard to cancellation are pretty well understood, but like all the other policy conditions, these have constantly

been bent more and more favorably to the insured. Sometimes the old policies had no stipulation in regard to cancellation, then neither party could cancel without the consent of the other, and always the right had to be exercised in strict accordance with the terms of the contract. Sufficient notice must be given; premium, if paid, must be tendered back, and the insured must have reasonable opportunity of insuring elsewhere. Still the company had a leg or two to stand on. In *Grace vs. Ins. Co.*, Oct. 4, 1878 (VIII Ins. L. Jour., 95), it was held that neither a securing of the return of the policy nor a written notice was necessary, but that, while a statement by the agent that upon the return of the policy he would cancel it, or a mere wish expressed by the company to have it canceled, would not be a sufficient notice of cancellation; yet, if the action or language of the agent conveyed to the insured a knowledge of the cancellation by him at that time, this was sufficient notice, and it was left to the jury to decide whether, under the facts proved, there was such a notice—a finding which to-day we would regard as exceedingly generous to the insurance company. A similar grant of gracious favor was made by the Shelby County (Tennessee) Circuit Court a year later in *Gatti vs. Ins. Co.*, where the court conceded that the authority to cancel as well as to effect the insurance was within the apparent scope of the agent's authority, but in 1883 the advanced ideas had become sufficiently pronounced so that in *Carson vs. Ins. Co.* (XIX Ins. L. Jour., 626), a policy which had remained unpaid from April to September (and on which divers efforts had been made by the agent to collect, the last unsuccessful one being on September 17, which resulted in the insurance company's books being endorsed "Canceled September 22, 1880, for non-payment of premium") was, nevertheless, held to be in force upon the technical plea that a sufficiently definite notice had not been given that failure to pay the premium would invalidate the policy. Not only was the premium not paid for five months before the fire, it was not even tendered until forty or fifty days after the fire, and the claimant did not furnish proofs of loss until after the expiration of the thirty days provided for in the policy, but the court instructed the jury that there was no unreasonable delay in the payment of premium, and held the company liable, and then rubbed it in by reminding it that by denying liability it had waived proofs and pretty much everything else! It would be safe to bet that if, instead of a defaulted premium to an insurance company, there had been a delay of six or seven months in the payment of that judge's salary, he would have taken a different view of his personal obligations under analogous circumstances.

It is only fair, however, in this connection, to make a quotation from this same case which very justly rebukes the companies for their lax practices. The court said :

The modern method of securing business by insurance companies by canvassing and collecting, and the adoption of the credit system and temporary suspension of policies in case of overdue premiums, preclude the idea that the appearance of the agent at the plaintiff's office in his absence, and a demand of payment from the person in charge, should be regarded as a demand for the performance of one or two concurrent acts to be performed by two parties, like a demand upon promissory notes, bills of exchange, and the like.

Of course it makes all the difference in the world what the environments are, but in opposition to a case above mentioned, where the agent was found to have authority to cancel, is the case of *Ins. Co. vs. Tardy*, decided in June, 1873, where it was held that the agent had no authority to cancel, notwithstanding the company had become insolvent.

In *Ins. Co. vs. Mueller* (VIII Ins. L. Jour., 260, decided November 11, 1878), M. gave a six months' note for his premium, which was unpaid and protested at maturity, and on the following March the company canceled with notice to a building and loan association which held the policy as collateral. Eight months later the property burned, and it was held that notice to the loan association, the holder of the policy, was good, and that the cancellation took effect from the date of the service. But in *Ins. Co. vs. Forscheimer* (April 9, 1889, XIX Ins. L. Jour., 997) where the policy (marine) contained the stipulation that either party is at liberty to cancel at any time, an entry of \$10,000 was made covering the goods of another party, which party, not knowing of said entry, insured the goods in Mobile and wrote back to the New York agent who, two weeks later, proceeded to obtain a cancellation of the New York insurance. It was admitted that everything was done by the agent and the defendant company which was necessary to effect the cancellation of said indorsement, and that it was done without any knowledge or notice by either of them of the loss of the vessel and cargo, but the court held that there was no cancellation and the company must pay.

Now and then we encounter chop seas on the ocean of insurance litigation, and a cross wave of favor strikes us with a welcome surprise ; as, for example, in connection with the old doctrine that the insured must have reasonable opportunity for insuring elsewhere before a cancellation can be regarded as complete. This was practically denied (*Grace vs. Ins. Co.*, VIII Ins. L. Jour., 731) by the U. S. C. C., where it was not only held that the understanding that the cancellation does

not take effect until a reasonable time was not good law, but the company's notice to a broker who was employed by another broker who was employed by the insured in a distant city to place his insurance, was notice to the insured, and this when the fire occurred before the insured had heard of the cancellation. The graciousness of such a decision as this is as refreshing as its disregard of dissimilar decisions is curious.

BROKER.

The much-mixed question of the broker's position, as he stands between insurer and insured, has been prolific of progressive jurisprudence. Formerly (H. & N., 116-7-8) the question was left a good deal open, and might be determined by his actual relations with the parties as evidenced by the facts, with a slight leaning towards the presumption that if the broker was working on his own responsibility and without any authority from the company, he was the agent of the insured and not of the insurer. This was further strengthened by the decisions which held that payment to a broker, unless he was acting for the company, is not valid payment to the company. It was further strengthened, on the one hand, by the ruling that the broker who pays the premiums out of his own funds has a lien on the policy for such premiums, and on the other, by his responsibility to the insured for losses chargeable to his fault. This was further reinforced by the doctrine that the one party to a contract must be held as strictly as the other, and it was held (1x Ins. L. Jour., 399) that the insured who secured his policies through a broker and paid the premiums to him, was the loser if the broker did not pay the company, for where one of two innocent parties must suffer, it must be the party enabling the wrong to be done, and it was decided that the company, as an innocent party, could not be held under the unpaid policy. The idea that a court could regard an insurance company as "an innocent party" is novel and correspondingly refreshing. The courts have wiped out that imputation on their own innocence, and in their later decisions have put the broker on quite a different footing.

In 1875 (Standard Oil Co. vs. Ins. Co., v Ins. L. Jour., 594) it was held that a broker employed to procure, modify, or have canceled, a policy, must be regarded as the agent of the insured, and his acts are the same as if done by the insured. Where a policy was canceled under the instructions of such a broker, if not by mistake, it was final upon the parties. But in 1890 (Quong Tue Sing vs. Ins. Co. xx Ins. L. Jour., 322) a broker who acted for the insured in procuring the policy did not thereby become his agent to accept notice of cancellation,

and where the policy required a tender of the unearned premium in case of cancellation, it was not canceled by the payment to such broker of half the premium and the delivery of a policy in another company for half the risk. It was a case of "now you see it and now you don't see it," and seems to justify the remark of Macklin in his *Love a la Mode*, that the law is a sort of hocus-pocus science that smiles in your face while it picks your pocket, and the glorious uncertainty of it is of more use to the professors than the justice of it.

A small volume might be written about the chameleon relations of the broker and the company, but the limits of this paper forbid more than these brief references.

In the old and well remembered case, *Steinbach vs. Relief F. Ins. Co.* (v Ins. L. Jour., 158) tried first in Baltimore and afterwards in New York, it was first decided that the keeping of fire-works voided the policy, and the plaintiff was not allowed to show that they were in his line of business, and their presence was known to the agent. The second trial was in New York and would have favored the claimant (as in another case, covering the same stock in the same words, the N. Y. court had held the company liable), but because the plaintiff had elected to treat his policy as sufficiently broad to cover his real cause of action in Baltimore, he must abide by his election and so was thrown out.

This was in 1875, and the contrasting case which I select, decided last year (*Ins. Co. vs. Williams*, xx Ins. L. Jour., 815), while not at all in the same line of action or in any way comparable with the other, except as illustrating the swing of the judicial pendulum to the other extreme, illustrates my point just the same; for it was decided that a beneficiary who has no insurable interest may, nevertheless, sue on a policy, and that the company has nothing to say in regard to its payee, but upon payment being made, it will simply be discharged from further responsibility, and the parties interested in the ownership of the money may then fight it out in the courts to see how it shall be divided. This was an accident case, but the liberal views of the judicial mind are very finely illustrated by it. There was another idea set out in the case before us, which was that, notwithstanding the policy had lapsed for non-payment of premium which had only been partly paid, the company was liable because it had negligently failed to collect the balance!

Statutory requirements will naturally make different decisions upon essentially the same points in different States; for example, in *Jones vs. Ins. Co.* (xvii Ins. L. Jour., 239) the assignment of the policy was a general one for the benefit of creditors, and the New York Supreme

Court held that the plaintiff had a good title against the assignor and a good claim upon the insurance company, but in *Dube vs. Ins. Co.* (xviii Ins. L. Jour., 227) it was held in New Hampshire that a general assignment for the benefit of creditors includes all insurance policies that were within the control of the assignee, and that such an assignment renders the policy void in the absence of the company's consent. Contrasted cases of this sort are somewhat confusing, but we are bound to know what the law is or suffer for our illiteracy. "Ignorance of the law excuses no one—except the lawyers!"

The Sunday laws appear to have more influence upon the public mind in Wisconsin than they do a little further south, if we may judge from the alleged Chicago sentiment, which was spread all abroad through the press dispatches at the time Congress conditioned its appropriation upon Sunday closing and the prohibition of liquor selling within the Fair grounds. This remark is inspired by the facts which come out in an insurance decision (*Duran vs. Acc. Ins. Co.*, xx Ins. L. Jour., 1035), where a couple of men took their guns on a Sunday morning and started out on a hunting expedition. They traveled on the highway six or seven miles, took their dinner, got another companion to join them, and continued their hunting. Between two and three o'clock one of them started for home through a field of frozen plowed ground, slipped and fell and injured his knee. He was carrying his gun at the time, and was ready to shoot any game that he might see. It was held that the accident was caused directly by the plaintiff's violation of the law prohibiting traveling and hunting on Sunday, and the company was excused from paying his claim under the accident policy.

There is one statement of fact which I cannot forbear to make before I sit down, and that is in regard to the non-litigiousness of the companies. It has been repeated a thousand times, within the craft, and it is a thousand times true, that no interest in the world litigates so small a proportion of the claims made against it as insurance. The figures are interesting. The American companies reporting to the New York Department had to deal last year with \$57,369,078 of losses. Of these \$789,799 are set down as resisted or in dispute. This would be 1.37 per cent. of the whole, but that figure is wholly misleading, because all the resisted losses of *former years* are carried along until final settlement, and that is on the average a fraction over four and a quarter years after the fire. The Insurance Law Journal for last year shows that 57 per cent. of the cases decided had been on for three years or more, some cases dragging for nine, ten, and eleven years, and that the average was 4.31 years. This would reduce the

actual percentage of *current* losses resisted to less than one-third of one per cent. of the whole amount incurred in a single year, and it will always be safe to say, in answer to ill-natured criticism concerning the alleged litigiousness of our companies, that they pay \$99.66 of each \$100 claimed, and only fight the remaining 34 cents. This is an outside figure ; the actual proportion litigated is really less than one-third of one per cent.—and this is one of the most curious of all the “Oddities of Insurance Litigation !”

Mr. Van Voorhis moved that a rising vote of thanks be given Mr. Hine for his kindness in appearing before us this morning.

Motion seconded and carried.

The Chair—

Our next paper will be on the “Minimum Tariff and its Application,” by Mr. H. C. Clarkson, of Topeka, Kansas. We have had these exercises in Missouri, Kansas and Nebraska for the past two years, and I think they are well worth the time of all of us, whether we know little or much about the business. As Mr. Hine remarked, I am willing to give both the old and the young men a chance, but I want to say none of you had better call Mr. Clarkson “Old Man Clarkson,” because a fellow did that the other day in the State Board, and I found him out in the hall a little time later with a gun, looking for the man that called him that.

Mr. Clarkson gave a very interesting dissertation on rates.

The Secretary then read a communication from Mr. P. D. Armour, and one from Mr. Franklin McVeagh.

The Chair—

I don't know as it is exactly in order for me to say this. I have been out in Kansas and Nebraska, and every once in a while they get into a fight and get up and talk about parliamentary rules ; then I always quit. As I say, I don't know whether it is in order or not, but the importance of the thing and the justice of the thing suggests that it ought to be done. We have a great many members who cannot come here, and the *Inter-Ocean*, without saying anything to the detriment of the other papers, has a regular Insurance column that gives us all the current news of the street, and also at times some very important information as to the particular places at which fires occur, etc. They have that regularly every day and have had for some time, but what I wish to speak of particularly is the fact that the *Inter-Ocean* has a full, elaborate report of our proceedings, and a correct one, and they have taken great pains to give it, and therefore I would like the Association

to tender them a rising vote of thanks for what they have done in that respect, both for ourselves and for the boys outside, and if you will agree with me in that, I should like to have you rise.

Mr. Hayes—

I think it will be well to substitute a vote of thanks to the insurance press and the city press for their complete and able reports of our meeting.

Motion seconded.

The Chair—

All those in favor of a vote of thanks to the city press for their complete and able reports of our meetings, say “aye.”

Mr. Holman—

Mr. President, you stated that resolution wrong.

Mr. Odell—

I think you stated that motion correctly. I don't see how we can take action and vote thanks for something that has not yet been done. Maybe we will be thankful for the reports given in the insurance press, and maybe not. All the reports I have seen yet have been in the *Inter-Ocean*, and I think they are very good ones. I agree with you fully that the *Inter-Ocean* is entitled to thanks for the elaborate and correct report they have already made. After the other reports are made, perhaps we will feel like giving the same hearty thanks.

The Chair—

I want to declare myself as not making any discrimination. My motion was made simply on the theory of thanking the *Inter-Ocean* for what it has been doing. We all know the kindness and consideration the insurance journals give us, and I don't think we have ever failed yet to give them the proper thanks for it, but here is a case where a daily paper seems to do what no other paper has done. I simply make these remarks to clear myself of the idea that I wished to discriminate in any way.

Mr. Hayes—

The *Chicago Tribune* and the *Evening Post* have each a very good report, and my motion was meant to cover the whole city press.

The Chair—

I will put the motion once more on the substitute of Mr. Hayes, that a vote of thanks be given to the city press for their full reports of the proceedings of these meetings.

Motion carried.

Mr. Jones—

I move that a vote of thanks of this Association be tendered to the *Inter-Ocean* for the general notice they take of insurance matters, and in giving us the insurance news of the day, for giving us a complete list of losses and the companies on them. All of us in Michigan get an *Inter-Ocean* when we can possibly do so. I move you that this Association tender them a vote of thanks for the column of insurance news they give us every day in their paper.

Motion seconded by Mr. Holman and carried.

Mr. Odell—

I move that this Association extend to Mr. Clarkson a vote of thanks for his interesting dissertation on rates.

Motion seconded and carried by a rising vote.

The Chair—

Gentlemen, I want to get in another word. This afternoon we have, as the first matter before us, a paper on "Electricity, Light and Fire," by Prof. Haskins. I have taken occasion to read it, and I think, with the illustrations, it will pay every man to carry a copy away with him. I don't think there is a man that can afford to fail to be here at the afternoon session promptly at 2.15 and hear it read. I think as a man hears it read, sees the illustrations and hears them explained, he will be able to go over some things in his mind and account for the origin of some very mysterious fires.

On motion the Association adjourned to 2 P. M.

SECOND DAY.

AFTERNOON SESSION.

The Association was called to order at 2 P. M.

The following additional names for membership were read by the Secretary :

Geo. A. Armstrong, Special Agent Hartford Fire, of Detroit, Mich.

M. F. Driscoll, General Agent Phoenix Assur. Co., of London, Eng.

James G. S. Best, Special Agent Agricultural Insurance Co., of Watertown, N. Y.

The Chair—

Gentlemen, you have heard these names read. I will put them to vote. All in favor of their election say "aye." Contrary, "no." Carried.

The address of Prof. Haskins on "Electricity, Light and Fire," was then read, as follows :

ELECTRICITY, LIGHT AND FIRE.

MR. PRESIDENT AND GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST :

It would be hardly proper to assume that any gentleman present is without some knowledge of the subject before us, but it is frequently said that an important truth cannot be repeated too often. I shall offer no further apology for what may to some of you appear an elementary treatment of the matter in hand.

An eminent writer tells us that "Electricity has come to be understood as intimately related in its nature and actions to that necessary something called universal ether, filling all space and permeating the most solid object." A beam of light is assumed to be an electrical phenomenon, and the rate of motion of the two is the same. An intimate relation exists also between electricity, magnetism, heat, and chemical action. Electricity is without inertia, and therefore not matter; it is intangible and imperceptible, save when disturbed; capable of exerting most powerful energy to destroy or consume when uncontrolled; potent for good in the hands of the physician and surgeon to relieve distressed humanity; a power in the industrial arts, and a glowing luminary within the reach of all, its rays rivaling those of the sun itself for purity and excellence. What is this mysterious agent so potent for good or ill, is a question still unanswered. Yet the same is true of other great mysteries in nature. Heat, light, gravity and magnetism, and that peculiar attraction which carries sap to the tops of the tallest trees to feed the leaves, or lifts the moisture to the top of a lump of sugar when but the lower portion is dipped in water, setting the law of gravity at defiance. We only know that these are but so many manifestations of that fundamental law of nature which controls all life and growth—animal, vegetable and cosmical—the universal law of vibrations.

And this is about all that is known—at least to me—of what electricity is.

This mystery, which authorities tell us is neither matter nor energy, and yet resembles both in that it can neither be created nor destroyed,

has become so intimately interwoven with our daily life that we are amazed when we stop to think what a yawning chasm would be apparent in the business, the social and the domestic world, were we suddenly deprived of this necessary adjunct to our every-day life, hourly becoming more useful as a servant or more dangerous as a master, in proportion as it is guarded or neglected.

There are several methods by which we may render electricity manifest, or as we technically express it, generate electricity. There are two conditions, both of which, of equal power, are developed at the same time. We call them positive and negative. Permitting these to unite and restore the equilibrium which we have disturbed in generating the current or charge, causes all electrical manifestations to cease. This restoration is always accompanied by more or less commotion. In the case of minute discharges, this is nearly or quite noiseless, while in nature's laboratory—at the other extreme of the scale—the blinding flash and the stunning report of Heaven's artillery tell of the commingling of electrical charges of which we can have but the most imperfect conception.

While electricity has neither mass, solidity, nor any known property pertaining to substance, it is capable of motion, has the attribute of quantity, may be measured both as to its pressure and rate of flow, and may be obstructed in its progress. We know its capacity for developing heat, its capability of inducing magnetism, and its action in aiding chemical effects by means of which electro-plating is accomplished.

The methods of generating electricity are many. A very minute exhibit may be shown in the attractive power of a rubber match-box briskly rubbed on the coat-sleeve and brought near small bits of paper. A stick of sealing-wax, a glass rod, a piece of amber will behave similarly. In a dark, cold night, stroking the fur of a cat will give indications of electricity, in sparks accompanied by snapping sounds. Shuffling across a thick carpet will enable one to show a spark from the finger to the gas branch, and properly manipulated this may be made to ignite the gas. Cold, dry air is necessary to the successful exhibit of all these experiments.

Thermal electricity—heat electricity—is produced by heating the unions of a series of bars of dissimilar metals, joined together end to end. No result of commercial value has so far come to my knowledge from this form of electrical development, but the field is not by any means barren of hopeful laborers following up the feeble thread which they hope will lead to a grand success in the future.

The plate or cylinder electrical machine you are all familiar with. It is the higher development of the frictional method just spoken of. Sparks are made to pass through a greater or less distance of air space, which may be aggregated, by the use of proper appliances, into charges sufficiently powerful to produce death, pierce a hole through solid glass, etc.

Again, we may develop current by the chemical method—the battery. The proper connection of dissimilar metals in a solution which has a corrosive tendency will generate a current of electricity, which, unlike that just mentioned, will quietly flow along a path of metal which we provide for it. This is our telegraph, fire alarm and call-bell battery. Its simplest form is composed of copper and zinc in a solution of sulphuric acid and water. There are many variations of the chemical or battery generator, but that mentioned is a type of all.

None of the above methods have so far been made available for electric lighting. That means of developing or generating electricity for lighting and power purposes which is far more interesting and important to the underwriter, is the mechanical method. While but mere mention has been made of the other various methods, this form requires much more elaboration. To more thoroughly understand what follows, some preliminary explanation is necessary.

When a current of electricity is sent along a wire it develops a magnetic influence which renders the conductor through which it is flowing, capable of attracting to itself small particles of iron and of deflecting a compass-needle from its north and south position. If this conducting wire is wound or otherwise covered with some material which does not readily permit electricity to pass through it, which is what we call an insulator or non-conductor—silk, if you please, India rubber, gutta percha, or shellac—that wire may be wound in coils around an iron bar, a nail, a railroad spike or other core of iron, and when a current is sent into one end of the coil it can only reach the opposite extremity by passing through the entire length of the wire which forms the coil, for the insulation keeps the separate turns of wire electrically separated as well as mechanically. Now, we have condensed the magnetic properties of that current into a spool of wire surrounding an iron core, and we find that we have a magnet. While the current flows that core will attract iron or steel particles in quantity and with strength proportioned to the amount and size of wire and the source generating the current. When the current is stopped

by opening the circuit, if the core of the electro-magnet is of very soft pure iron, we shall see that its magnetism has disappeared almost, if not completely. On the contrary, if it is of hard iron or steel it will have retained a much larger proportion, and become what we know as a permanent magnet. While the current is flowing, if we approach it with a compass we will find that one end of our core will have a decided attraction for one end of the needle—say the north end—and will repel the other; while exactly reversed action will be shown by the other extremity of the core. It will repel the north and attract the south end of the needle.

From this we learn that similar magnetic poles repel, and dissimilar poles attract each other.

Surrounding these poles or extremities of the electro-magnet, there is a space in which by experiment we find there is this magnetic force which gradually grows weaker as we move toward the other pole, and midway of the bar we lose it altogether. Metallic contact is not necessary to develop this magnetic attraction, and if we place a sheet of paper over the magnet, and strew pulverized iron on the paper, a few light taps will cause these particles to form in curved lines reaching from each pole toward the other. Changing the form of our bar magnet we bend it at the center, and make a horse-shoe of it. Arranging our paper in different positions around the two poles, we find that there exists all about them what we call a field of magnetic force; and because of the lines in which these particles of iron on the paper arrange themselves, we say this field of force, or field, is made up of lines of force. We find, further, that these are most concentrated between the poles, in the space at the open part of the horse-shoe.

This ability to generate magnetism by electricity is the basis of electrical illumination. If, under proper conditions, we strike a loop of wire through this field of force, we can detect a sudden electrical impulse in that wire. Now, suppose in place of one loop we arrange several loops, and place these permanently on a shaft or spindle, and revolve this shaft in that field of force. Every time one of those loops makes a complete revolution we shall find that two impulses have been sent through it, one while going downward during one-half its revolution, the other while moving upward during the other half of the revolution. Every loop will be similarly affected. In order to collect these impulses, which are alternately negative and positive on each loop, we make metallic contact at an enlarged portion of the shaft with each loop. This enlarged portion is made up of sections,

each insulated from the next, and lying upon this, which is known as the commutator, are two flat strips of copper, or pieces of carbon, called brushes. These are placed where they will make contact with that commutator section which is in contact with each successive loop when this is most fully charged—the upper brush making contact with one end of the loop, while the lower brush in like manner makes contact with the opposite end of the loop. One of these commutator brushes is connected to the line, the other to the field magnet, and we now have a complete metallic and electrical circuit. Let us trace it.

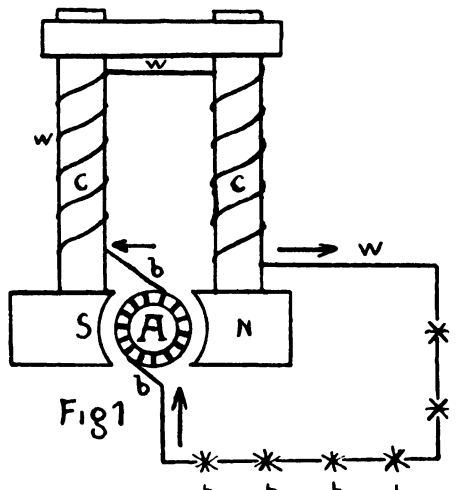
Figure 1 represents a dynamo of the arc form, and the line in connection with it.

A represents the commutator end of our loops of wire revolving between the poles *n, s*, of the electro-magnet, *c, c*, the cores, *w, w, w*, the wire and *L* the lamps in the circuit.

The current generated by *A* flows out at *b*, through the wire surrounding the cores *c, c*, on to the lamps, back to the lower brush and to the commutator and the bundle of loops—the armature.

This represents the simplest form of direct current arc lighting dynamo, and gives you the general principle of all dynamic current generation. In the alternate current system the commutator is dispensed with, and only a collector is used, which conveys alternate positive and negative impulses to line, instead of direct or straight current. These alternations are extremely rapid, as high as several thousands per minute in some systems. To accomplish this required rapidity, the wires are wound round several cores instead of one, so that in one revolution each loop is influenced a number of times. The reason for this alternate action, and some of the advantages, will be alluded to further on.

In this form, called the series dynamo, you see that all the current goes through the field coils, and this current is made to energize the



magnets, and thus aid in generating more current by strengthening the field of force. The similarity to a self-moving machine, to a perpetual motion, is lost when we analyze and consider all the conditions.

In the first place, the fact must not be lost sight of, that all these mechanical and electrical results are traceable to the release and utilization of power which countless centuries ago, emanating from the great center of our solar system, was locked up in our coal measures for future delivery on demand. The chemistry of combustion releases this power in the form of heat. This is converted successively into steam pressure, mechanical energy, magnetic attraction, electricity; and at the lamp it is re-converted into light and heat, having completed a perfect cycle through those various changes of vibrations, and arrived at its original starting-point. Viewed from our standpoint, there has been a quite material loss, but in fact—that is, in nature—there is nothing added, nothing lost.

But you will ask, “Whence comes the magnetism which is to form the field of force for the first revolution of the armature? Where is the priming to come from?”

If we place a compass near the irons of a railroad track, we will find there is magnetism resident in the rail. The steam coils, the iron safe-doors, the gas, water and steam heating pipes in an office or residence, all are more or less magnetic. I have seen a kitchen stove-pipe in which the separate joints all showed traces of magnetism, with the extremes as perfectly polarized as those of a compass-needle.

The earth on which we live is a monstrous whirling magnet, its two poles at the north and south extremities of its axial diameter—very nearly. It is this polarity which gives directive force to the needle in the mariner's compass, and it is this which makes steel and iron so universally magnetic, especially where these remain for some time in one position. By its whirling process it becomes a dynamo and generates huge quantities of electricity, of pressures far beyond anything of human conception, which at times launch thunderbolts with fearful force from surcharged clouds, carrying death and destruction where they pass, and at others illuminate millions of square miles of sky with the most beautifully variegated and ever-changing colored incandescence.

The cores of the field magnet of our dynamo are more or less magnetic. It has been the habit of some constructors to lighten this magnetism before sending a dynamo out of the works, by sending a current through the coils from a battery. In all cases a dynamo is

made to run before leaving the shop, to see that all is in proper shape, and the residual magnetism left after these processes is all-sufficient for the purpose of priming. The machine being started, the first turn of the armature generates as much current as the conditions permit, and this increases the intensity of the magnetic field. On the second revolution the original strength has been added to by the amount of the small increase mentioned. Each additional revolution adds strength to the magnetism of the field, and this in turn helps build up the current, until a satisfactory result is reached and the lamps burst into flame.

The technical terms pertaining to every branch of industry are ever a stumbling-block to the underwriter and the inspector. A limited number of these should be familiar to you all, in electricity no less than in other branches of industry. Three of these most frequently heard or read, apply directly to the current used in electric lighting. They are the units of measurement called the volt, the ampere and the ohm.

We say of a column of water, it has a pressure or head of so many feet. Of the steam in a boiler, it has a pressure of so many pounds. So, too, of a spring or press of any kind. These all contain the one element of pressure, differently expressed, and may be reckoned by units of feet, pounds, or kilogrammes.

The unit of pressure measurement in electricity is the volt. The greater the pressure, or as we term it, the greater the difference of potential, the greater the number of volts. A very minute amount of electricity may have a very high potential. The sparks from the back of the cat have a much higher potential than any current used in electric lighting, but the element of quantity is almost entirely wanting.

Flowing currents of water are said to move so many gallons per second. The unit of current flow in electricity is an ampere, and the greater the current flow the greater the number of amperes which pass through a wire or other conductor in a second of time.

But the ampere is about as innocent as the volt. Deprived of the element of pressure, a current of many amperes may be handled with comparative impunity. Men working with electro-plating currents pay no attention to the wires, and yet there is an electrical energy at work which dissolves the metallic salts of the bath and carries over the metal, depositing the pure nickel, copper, silver or other metal, bright and compact, as a covering on some baser material which is made the receiving pole of the battery. Now, here is a current which

is powerful for one purpose, but weak for all others—the reverse of the former, which had the pressure that is lacking here, while this has the volume which was necessary to make the other either useful or dangerous. We often hear of strong currents of electricity, which, you now see, is a comparatively senseless term to an electrician if unaccompanied by further qualifications.

Water flowing through a smooth glass pipe meets with less obstruction than if it were running through a rough cast-iron pipe, or an undressed wooden one. A block of stone is more readily moved on ice than on sand. Curling would hardly be popular at a seaside resort. In these illustrations there is an element of opposition to free movement which we call friction. Just so it is with electricity. Whatever retards its motion we call resistance. The unit of resistance is the ohm. Let us recapitulate:

The unit of pressure—the electro-motive force of a current or electrical impulse, written *E. M. F.* or *E.*—is the volt. The unit of current flow, written *C.*, is the ampere. The unit of resistance, written *R.*, is the ohm.

To continue the analogy a trifle further: With a given head of water a given sized pipe of glass will deliver a larger quantity of water per second than a smaller pipe, or one with a rough interior surface, because of the resistance which these offer. In electricity the same rule holds good. The better the conductor the greater the amount of current (*C.*) which will flow with the same pressure (*E.*) behind it. In mechanics there is a law in which initial force, friction and resultant flow, bear known proportions to each other. In electricity a very similar law obtains. The formula of this, known as Ohm's law, is "the current flow expressed in amperes (*C.*) will equal the initial impulse in volts (*E.*) divided by the resistance (*R.*) in ohms." In other words, *C.* equals *E.* divided by *R.* If we have 100 volts pressure and 50 ohms resistance, we would have 2 amperes of current flowing per second through the conductor, whether it was a wire, a wall, or a water-tank.

Two amperes would be perfectly safe to handle under some circumstances. Half a dozen cells of battery of the kind used in telegraphy might be made to render that flow of current, but it would have but one volt to push it. The difference between two amperes at one volt of pressure, and two amperes at 100 volts pressure is quite material. To get at the capacity of a current for doing work *E.* should be multiplied by *C.* The unit of work is the Watt, written

W. Now, in the first instance, two amperes into one volt equals two watts; and in the second instance, two amperes into 100 volts gives us 200 watts; and as 746 of these watts make a horse-power, we should have a quarter of a horse-power capacity to run a fan or a sewing-machine, and feed a lamp or two in addition.

The dynamo I have here shown is that of the ordinary arc lamp. It is known as the constant current series system. Constant current, because the current is virtually the same under all circumstances, whether there are ten or forty lamps in line, and series, because the entire current passes through each lamp. The arc systems, too, in general, are known as high potential—high pressure systems. The voltage of all these increases with an increased number of lamps. Each lamp requires a certain number of volts to urge the current across the air gap between the two carbon points. This space has a high resistance, and I want you to fix well in your minds the fact that to this resistance, which converts electricity into heat and light, we are indebted for this arc. An arc system with forty lamps, requiring fifty volts to a lamp, will have a pressure of 2,000 volts, pushing the current of say 8 to $9\frac{1}{2}$ amperes across the carbons and through the wire back to the dynamo; and when half these are removed, so that the pressure is only 1,000 volts, the current is still 8 to $9\frac{1}{2}$ amperes. There are arc systems in which only thirty volts are required for a lamp, but in these the ampere flow is higher in proportion.

The movement of the electrical current is rather difficult of explanation. Perhaps it would be more explicit to say an effect traverses the circuit. Some writers speak of it as comparable to the movement of water through a tube, assuming the dynamo to be a pump capable of forcing water out through the tube which leads back to the dynamo, and so pumping in and out a constant stream. It has been called a molecular effect, and has been compared to the action produced on a row of billiard balls touching each other. When the first is struck, the last one alone moves. If these could be arranged in a circle, and some internal action produce a constant hammering in one direction within the first ball, the hammering would go through all the balls and back to the source. Another illustration: Hold a rope, one end in each hand, twist it with both hands from you. Watch the strands, which will seem to move along the rope, yet we know they are only turning round. Perhaps from all these attempts you may be able to select one explanation of how current passes from the dynamo to line and back again.

We come now to the second form of lighting, in which there is no consumption of material as in the arc systems, but an incandescent or fiery glow in a glass bulb deprived of its air. Combustion cannot exist without oxygen. The least leak in an incandescent lamp globe means instant destruction to the filament by combustion.

The system we have been considering is a series system.

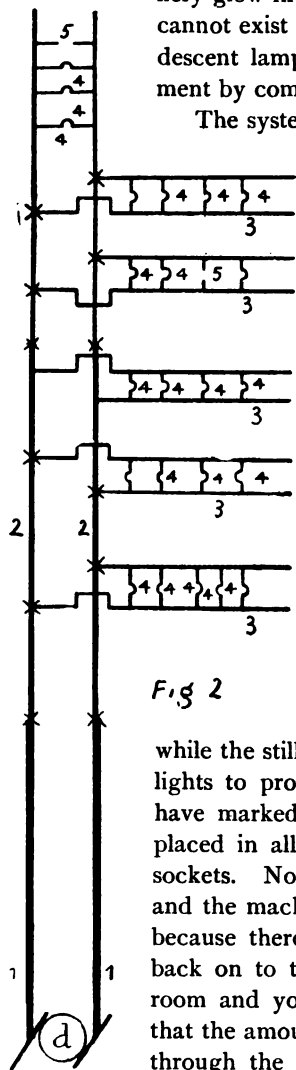
There are arc lamps on incandescent circuits, but these are differently arranged, and are placed on a different form of wiring, which we call the multiple arc or parallel system. In this the wires, as shown, extend from the dynamo to the furthest extreme of the line, in every direction, without any metallic connection through these between the positive and negative poles of the dynamo. The only connection from one wire to the other outside the dynamo is across the lamps when these are alight. Figure 2 will aid in understanding this.

The wires 1, 1, from the dynamo *d*, you will see, are quite large for a certain distance, and these carry the entire output of the machine. At 2, 2, the wires are less in size, as they have less to carry,

Fig 2

while the still smaller conductors, marked 3, have still less lights to provide for. At each division, each branch, I have marked an *X* where safety devices are (or should be) placed in all cases. 4, 4, etc., are lamps, and 5 empty sockets. Now, we will suppose the lamps all turned off and the machine started. No current would flow to line, because there is no bridge or switch by which it can get back on to the return track. Turn on the lights in one room and you have made a bridge or path for current so that the amount required for that one room will cross over through the filaments, light them up and return to the dynamo. Turn on another room and the same thing will occur, and so on through the plant.

The current furnished by the series dynamo, we saw, remained con-



stant, with varying pressure. Here we have a reversed order of things. The pressure, the voltage (E), remains constant and the current (C) varies, increasing with an increase in the number of lamps, because the more bridges there are the more current can get back to the dynamo.

Each incandescent lamp requires an amount of current independent of all the rest. This amount is governed by Ohm's law. The resistance of the lamp is known—the electro-motive force is known. Divide E by R , and we find C .

Incandescent lamps are sometimes placed on arc circuits, in direct series with these, or in groups. A valid objection to these is that the public has not been educated up to the point of discriminating between a lamp of the incandescent form, having a high voltage behind it, and one with a low voltage, such as we find in the incandescent systems proper. An incandescent lamp on an arc circuit should be treated precisely like an arc lamp, for it has every element of danger pertaining to an arc lamp proper. This is hardly satisfactory to the consumer, who sees only an incandescent lamp, and cannot look beyond its dazzling rays to find danger.

Such lamps are usually arranged in one of the two following forms :

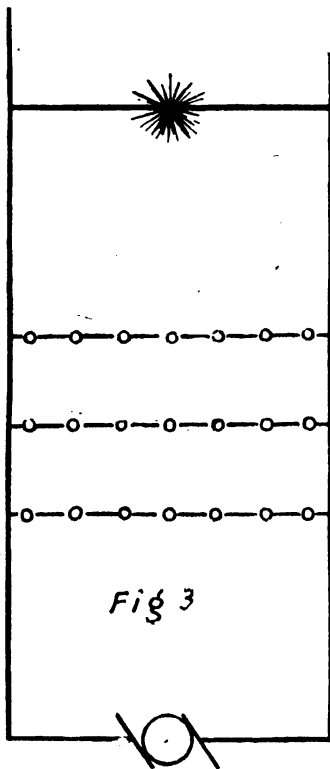


Fig. 3

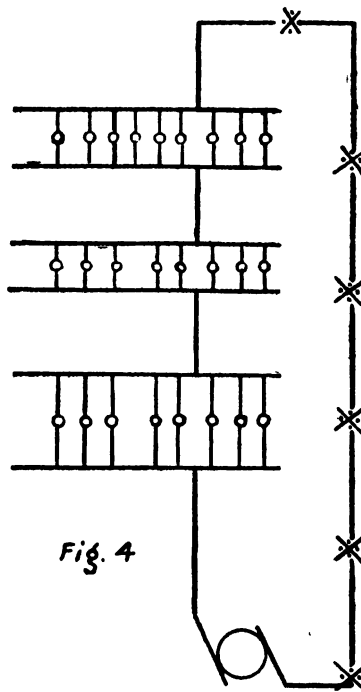


Fig. 4

In the multiple series systems a certain portion of the current is sent through a series of lamps, as shown, all of the groups being connected to the line in multiple arc. (Figure 3.)

In the series multiple system all the current goes to each group, where it divides to be reunited and again divided after passing through the group. Arc lamps may be placed as shown at *X*. (Figure 4.)

It is evident that in all such arrangements of circuits provision must be made for the maintenance of the proper amount and pressure of current. This is accomplished automatically by the introduction of dead resistance in place of the lamp when one of these is extinguished.

Another form of incandescent lamp on series circuits is placed much like an arc lamp, the entire current going through each lamp in succession. This being so, of course, unless otherwise cared for, the burning out of one filament would extinguish all the lamps on the line by opening the circuit. To prevent such a disaster, in each lamp, from the two sides, two contacts are only separated a trifle of distance—sometimes by thin paper, at others by some form of chemical non-conductor. When a filament breaks or is otherwise destroyed, the sudden resistance in opposition to the current changes this into heat and the two contacts are immediately welded across the break, preserving the continuity of the circuit, if the apparatus works properly. I have known of cases where it did not, and do not encourage this form of incandescent lighting for any save street illumination.

A radical departure was made when the alternate system of distribution was given birth. In the system which I have described as the parallel or multiple arc system, you have seen how, with each additional lamp, an additional amount of current is called for, and the amount of current which can be carried is directly as the cross section of the wire—that is its capacity—and consequently for large currents, such as would be required for a large central station, the expenditure for copper becomes enormous if the current is to be carried some distance. That is for incandescent work. For arc work, where the ampere characteristic of the current is low, the voltage may be very high for a very long, thin wire.

In the alternate systems advantage is taken of this peculiarity of electrical current, and a very small wire is made to carry electrical impulses having enormously high voltage with small currents. The alternate current, as I have stated, is one of rapid alternations. This rapidity is absolutely necessary to produce the result wished, for the effect is one of induction, the electrical action developed upon one

wire by the alternating or making and breaking of a current upon a second wire. The character of this secondary impulse depends for its voltage and amperage upon the relative size of the first and second, or primary and secondary wires. If the first is the larger, the impulses on the second will have a lower ampere and a higher volt character, while if the primary is smaller than the secondary, the reverse will be true. The contrivance for making these changes is called indiscriminately a transformer or converter. By the use of the transformer a current of thousands of volts, which may have been brought many miles, is reduced to a low voltage and made to do duty as a low potential current. Little is lost in this transformation, the watts remaining very nearly the same in all cases of conversion. The advantage of a system which can carry such a voltage, to be utilized after having come 50, 75, or 100 miles from some point where a natural waterfall furnishes the power at a mere nominal cost, must be apparent to all.

The wiring for this form of incandescent work is similar to that described as the multiple arc.

Another application of current of interest to the underwriter, is that which pertains to the motor. The motor fills a place in commercial economy which is all its own. Capable, as we have seen, of deriving its power from afar, miles away, where power may be had almost for the taking, it has a decided advantage over steam, in that it is noiseless, cool, clean, and in no way objectionable to the smoke authorities or the street commissioner, while doing the work of a little giant as a miller, a printer, or a car horse, exerting the energy of a whole stable of these and a score of small steam engines thrown in. In smaller, local installations, the motor is creeping in everywhere, and the desk fan, the passenger and freight elevator, the custom coffee-mill at the retail grocer's, and the moving racks of stockings or neckties in the windows of dry goods houses, are more and more, day by day actuated by the mysterious agent we call electricity. The stationary engine with its heat and grime is bowing before its supremacy.

When the motor was in its infancy, it was a matter of considerable doubt whether it was worthy of hearty encouragement, because of the fact that it was placed on the high potential circuits, and the protection which could be given it was hardly ample. An arc lamp, hung overhead, never touched save by the trimmer, is safe; but a motor, handled several times a day, cannot be suspended, like Mahomet's coffin, in mid-air, and the oftener it is handled of course the greater the chances of mistake, with a couple of thousand volts to

emphasize the punishment. Electricity is like a bank—no mistakes are rectified. The incandescent motor fortunately has forced the arc machine to take a back seat. It is much safer, and fully as efficient. It never oversteps the bounds of propriety and plays the roll of slugger in case of accidental contact. The current used for the majority of motors, save those for railroad use, is seldom over 220 volts, and 500 volts for railroad currents is the usual pressure. Regular power circuits are rated about the same.

The direct enemy of the electrical engineer is water, moisture, dampness in any of its forms. The best interests of the electric light man are constantly threatened by this indefatigable mischief-maker. Even the temperance advocates must admit that the fluid to which they pin their faith so solidly may stand in the way of light.

It may sound a little paradoxical to say that cold water will sometimes cause fire, but if we drop a bit of potassium on water it will burst at once into a fierce flame. Cold water poured into cold sulphuric acid will make the bottle too hot to hold, and you all know what water will do with quicklime.

But water acts somewhat differently in aiding electricity to produce fire. Water—unless chemically pure—is a conductor of electricity, and when moisture makes a path for the current, the expense account sometimes finds its way to the underwriter for liquidation.

Of course, you all know the difference between a conductor and an insulator. To say that an insulator is a substance which will not convey electrical current is all wrong, but to say that an insulator is a very poor conductor is both proper and true. There are all grades and capacities of conductivity, from the best conductors (silver and copper) downward to the most perfect insulator. One of the best of these insulators is dry air, and we all know that electricity of sufficiently high potential will go through dry air. It snaps out its angry protest at the opposition as it goes, and then gets there.

In order to keep our current within due bounds and send it in the track we have laid for it, two things are necessary for the most complete success:

First—To give it such a roadway as shall be easy for its passage; and,

Second—To hem it in with every practicable appliance, to keep it from going astray.

The disposition of the electric current is to take short cuts across lots, and get back by the quickest possible route to the dynamo.

To make the road easy, we furnish the best available metal, copper, as nearly pure as possible. Only silver is a better conductor than copper. The range of metallic conductivity, which is the opposite of resistance, is quite wide. Silver being one in point of resistance, copper is 1.63, iron is 6.46, lead 13, mercury 62.73, and bismuth, pressed, has a resistance over 87 times that of silver. Other substances have still greater resistance, and are consequently poorer conductors, and, of course, that much better insulators.

Having provided the current with the best practical conductor, then the next move is to surround it with the best practical insulator, and guard against possible contacts with anything which might aid in forming a path for it to the earth. We constantly hear of grounding a line. The term is a technical one, which I find is not thoroughly understood by the underwriters. A wire in contact with a stay wire, which leads to earth, would be grounded. So, too, it might be grounded on an iron roof if the gas or water, or any conductor of whatever nature in contact with the roof, reached to the earth. A brick wall might ground a plant, and so might a wet clothes-line.

Now, while a single ground can do no possible harm when the rest of a plant or line is perfectly insulated, there may be material danger to life or property should a second ground develop while the first is on.

One of Franklin's proverbs was: "Take care of the pence and the pounds will take care of themselves." If we take care of the first ground the rest will take care of themselves.

In the infancy of electric lighting an insulated wire was demanded, which should be fire-proof—or at least one, the insulating cover of which should be incapable of maintaining combustion. Experience soon showed that the weakness of carrying fire when ignited was more than compensated for by the strength of insulation possessed by several of the vegetable gums, notably gutta percha and India rubber. Fire-proof is not one-half, not an hundredth part as valuable for protection as electrical-proof. Fire-proof covering was not water-proof, nor damp-proof, nor moisture proof, and the moment the least moisture attacked the fire-proof covering its insulating properties vanished, and the wire now was simply covered with a wet braid, little, if any, better than a naked wire. Of course this all applies to out-of-door work. In doors, where everything is constantly dry and unhandled, such a wire might do good service.

I have shown you how light and heat result from opposing the flow of current in the incandescent lamp filament, and by the resist-

ance at the carbon terminals in the arc lamp. Whenever a current meets with obstruction to its passage—resistance—it is resolved into heat, more or less violent in proportion to the current and the pressure.

With a given conductor, whether this be a shingle roof, a water or a waste-pipe, or a wire, the rule which I gave you—Ohm's law—determines the flow; and whenever the conductor lacks in capacity for that current, all the current which cannot pass peaceably is resolved into heat.

If we have a wire of proper size no appreciable heat will result. A wire of some other metal, however, of the same size, might so far lack in carrying capacity as to melt under the strain. This fact is taken advantage of in protecting incandescent installations. In the diagram of the multiple arc circuit, Figure 2, I showed you where safety devices are, or should be placed in the line. At these points a cut-out block is placed in which we fix a strip or wire of an alloy the resistance of which is much higher than that of the copper wire, and we arrange this of the proper size, so that at any time when an undue amount of current gets onto the wire from any cause the additional current will melt the soft metal and open the line. An alloy of two metals may be made which will melt in boiling water, and any desired temperature may be arranged for in these safety devices. Reliable dealers furnish them marked for the number of amperes they will melt with. The number of amperes upon a branch can be very easily found by the inspector by counting the lamps. The voltage is usually marked on the lamp. If the voltage is 110, the lamp is burning about one-half to six-tenths of an ampere. If the voltage is 50, the lamp is consuming an ampere of current. While there is no such safeguard in the arc systems pure, because the current never changes, we are compelled to depend on insulation for our protection. No inferior, or slip shod, or temporary work should be permitted under any circumstances. Whatever is worth doing at all is worth doing well, and good work should be demanded by those who act as the guardians of their neighbors' property.

There was a time within the memory of man when any old barn, wood-shed or cow-house was plenty good enough for an electric light plant. A wheezy, rickety engine was hunted up somewhere, patched up and put in service. Two, possibly three, boys were set to run the machine, and ten chances to one the whole outfit soon went up in smoke, or down through the sheriff's hands to the unhappy creditors. Is it any wonder that underwriters were chary of electric light

plants, and property through which wires were run helter-skelter by men who knew little of electrical laws, to be inspected by those who knew less? No wonder that the smoke from electric fires blackened the eyes of electrical enterprise, and made the underwriter wince with dread. The novices, the schemers, the speculators who crowded the ranks, the half-baked electrician who talked of computators and presented you his business card with electrical engineer engraved upon it: these are nearly all gone, and the business has fallen into legitimate, competent hands. Station-houses are better built, wires are more carefully selected, greater pains are taken in construction, the entire enterprise is settling down to business and scientific bases, and in all the larger cities careful supervision of plants has been inaugurated by the underwriters or by municipal authority, or both.

This examination is still far from perfection. The underwriters should join hands and purposes throughout the land, from Bedloe's Island to the Golden Gate, and from New Brunswick to the mouth of the Rio Grande, and demand a proper installation, or refuse a risk on property wherever the hum or the light of electricity is known.

I have before suggested, and I now repeat, that the underwriter and the fire department should work together for the general good. In every district there should be within easy reach some competent person to whom the electrical inspection of an installation might be confided. It makes a wonderful difference when a plant is in prospect whether an inspection is to follow the installation or not. Without mentioning names or locality, I may say that I know of a case in a town where there was no inspector, and two plants were erected by the same constructors. The contract for one of these called for an inspection by an electrical expert; the other did not. The first was passed high and dry, with many complimentary remarks. The parties owning the second plant, accidentally learning that an inspector was present, pressed him to go over their plant. The result was that the second plant was utterly condemned, and the wires had to be removed from the building.

The National Code, adopted by the National Electro-Insurance Bureau, in August of 1891, forms an excellent guide for your inspectors. Armed with this, taking one section at a time and going through a plant or an installation with this code as a basis for criticism, an inspector should be able to detect the faults of construction, and demand their correction where there is no regular electrical inspector. He will find an occasional stumbling-block, but I believe much good

can be accomplished in the outlying districts in this way. The day is not far distant when every union and association of underwriters will have competent electrical ability to guard its interests. I am firm in the belief that the electrical advancement of the past twenty years is to be eclipsed in the score of years to come. The steam engine, with its fumes, and noise, and grease, its oily waste that does so dislike to get into the can, will be relegated to safer localities than the printing office, the paint mill, the box factory, and the cotton mill, and substituted by the safer, when properly placed and operated, new order of generator. Electricity will light and run the iron mill and the welding shop, drive the ponderous hammers, and planers, and saws of our factories and shops. That most abject slave, who eats or goes famished, drinks or suffers thirst at the will of an unfeeling master—the horse—will soon be relieved from his most arduous labors, and cease to be a care and worry for the humane society. The harnessed waterfalls are already toiling in the underground depths, and the thunder of Niagara will ere long sing the song of homely labor, rather than the hum of stupendous, idle grandeur. In the household there will be everywhere appliances for heating and for cooking, for ironing, for cooling the air in summer and warming it in winter. I see no valid reason why the toil of the husbandman may not, in a great measure, be relieved by the aid of the same mysterious agent, electricity. Is this extravagant? It certainly is no further in the dark of the future unknown than were the telephone, the electric light and the phonograph, even the Atlantic cable, when Professor Morse went almost on bended knees through the streets of the National Capital begging for aid to construct a telegraph line from Washington to Baltimore.

Mr. Hayes—

I move a rising vote of thanks be tendered to Prof. Haskins for his very instructive paper.

Motion seconded and carried by a rising vote.

ELECTION OF OFFICERS.

The Chair—

The election of officers was made the next order of business succeeding Mr. Haskins' paper. The first election will be that of the Board of Directors for the ensuing year, as nominated by the committee this morning.

Mr. Smith—

The Constitution provides that the election of Directors shall be by ballot, and I therefore move you that the Secretary be instructed to cast the ballot of this Association for the Board of Directors as read by the Secretary.

Motion seconded and carried, and the Secretary deposited the ballot of the Association as directed.

Mr. Thomas Smith—

I suppose that the election of the President for the ensuing year is next in order. I desire to present to the Association a name as a candidate for that office, and I want to go into a little past history. The gentleman whom I wish to name has been with us a good many years. Our records show him in our Detroit meeting more than twenty years ago, where one of the first services he did this Association was on the committee to form a Constitution and By-laws. At that time we also find him dealing in practical underwriting, in practical politics, in the introduction of the resolution that rates, when once made, could not be changed except for cause, and then only by a full meeting of the Local Board, in which a two-thirds vote was necessary to make the change. It was an original idea that the Union afterwards took up and exemplified in the making of their rules for rates. Later on we find him chairman of the Standing Committee on State Legislation, and in 1874, at Milwaukee, as the chairman of the Committee on the President's Address, he made quite an elaborate report. We often find his name in these early days as taking an active part in the Association on the floor, and though of late years not so often on the floor, he has one good record, and that is, his dues have always been promptly paid. He is a gentleman whom it would reflect credit on us to elect, a gentleman who would make a fine presiding officer in the largest meeting we shall ever have during the World's Fair year. He would be eminently adapted to fill the chair as President of this Association during that meeting. I nominate for the office of President for the ensuing year Judge Eugene Cary, of the German-American Insurance Company.

Mr. Holman—

It is with unusual pleasure that I second the nomination which Mr. Smith has so eloquently made. It has been my pleasure to watch the career of Judge Cary for nearly a quarter of a century. I have seen him first as an able field man, and then as he gradually worked into

the position of Agency Manager, where we cannot mention, in the entire United States, the names of five of the best men in that work without including his name. I therefore, Mr. President, second the nomination of Judge Cary as President of this Association during the World's Fair year.

Mr. Chas. Lyman Case—

I desire to present a name for President of this Association during the World's Fair year, and I wish to preface with a few words, not of fulsome praise, but of plain and simple facts. The gentleman whom I shall have the honor to name shortly, engaged in the insurance business comparatively a few years ago as a clerk in a Local Agency in a small city. In due course of time he purchased the Local Agency and successfully carried on the business of a Local Agent for quite a number of years, during which time he attracted the attention of the Managers of the companies which he represented as Local Agent. He became a Special Agent, occupying that position for several years, and then an Adjuster, and as a Special Agent and Adjuster he was conspicuous, being noted throughout his field for his conscientious work, for his fairness, his equity, and also for the courage of his convictions, and at the same time he had, by nature and by cultivation, acquired a knowledge of the noble art of hand-shaking. He understood its power and its influence, and with him it is not a mere mechanical operation, but it is the outward expression of the inward grace and kindness of his heart, so that when anyone meets him they understand when he says that he is glad to see them that he really is so. While cultivating this side of the business he did not lose sight of the literary side. He presented, I think it was two years ago, a paper before this Association, the name of which I will not tell you, but it was in substance a masterly discussion of the question: where are we at and what are we here for? That paper was commented on by the papers of this country and Great Britain as well. A short time ago, this gentleman having been faithful in every obligation he ever assumed, a leading company here—I may say the company doing the largest business in the West—illustrated the old saying of making him who is faithful in a few things ruler over many things. They called him to be the Manager of their company for this Western field. I see, gentlemen, by your looks, that you all know whom I mean. I mean the man from Michigan whom I am about to nominate and, as I firmly believe, to elect as President of this Association, Eugene Harbeck.

Mr. Jones—

It is with feelings of pleasure that I have heard the name of Mr.

Eugene Harbeck, of Michigan, nominated for President of this Association, and I rise in behalf of the entire membership of the State of Michigan of this Association, to second that nomination; and, sir, I believe I voice the feelings of every field man in the State of Michigan, whether members of this Association or not, in seconding this nomination. As a resident of Michigan I have learned to love him, and while you have called him from our State to this great and grand city of Chicago to take charge of one of the largest insurance companies in the country, our feelings of love and admiration still follow him, and whenever and wherever it is our opportunity, as citizens of Michigan, to help elevate him to a position of trust and responsibility, you will always find us there. I can say that as President of this Association in the World's Fair year, everyone coming to your city will find Mr. Harbeck with his right hand always extended, and his genial smile will always greet every man in the insurance business, and give him a warm place, if he has it to give. There is no better man for the place that I know of, and with all due respect to our friend, Mr. Cary, for whom I have the greatest love and admiration, I still am of the opinion that this Association will do well to elect as President for the coming year, Mr. Eugene Harbeck, of the Phenix Insurance Company.

Mr. Eugene Cary—

As I was going to lunch to-day noon I fell in company with my friend, Mr. Case, and was informed by him that my name would probably be presented in connection with this office this afternoon. I said to Mr. Case very promptly that I could not accept the position, and asked him to bear that message to this meeting. Mistrusting—and it seems that my lack of confidence was not without good ground—mistrusting that Mr. Case could not be relied on to execute this message, I thought it best to come here and do the business in person, and hence I am here for the purpose of saying that I cannot be a candidate for your President. Some will remember, I think our good friend Mr. Smith will, that twelve or fifteen years ago this honor was tendered me and I declined it at that time for this reason: that I thought this honor belonged to the active members of this Association—the field force. This organization had its inception, and such honor as has come to it, such usefulness as it has achieved, has been by the active efforts of the men in the field, and I held then, and still hold, that when honors are to be distributed they should be bestowed upon the active members of the organization, or upon those who have been so recently promoted that they still bear about them something

of the aroma, something of the enthusiasm which belongs to a body of field men. This will, of course, include our friend, Mr. Harbeck.

I am sure nobody will accuse me of any lack of appreciation for the honor proposed. I certainly appreciate it, and I most gratefully appreciate the kind consideration of my friend who would bestow this honor upon me, but I am sure you will all, upon reflection, approve my conclusion, though you do not openly applaud my action.

Mr. Smith—

There seem to be no further nominations, and Mr. Cary taking the position he does, I move that the Secretary be instructed to cast the ballot of this Association for Mr. Harbeck.

Motion seconded by Mr. Moody, and carried, and the Secretary cast the ballot of the Association for Mr. Harbeck, as directed.

Mr. Wilson—

I move the appointment of a committee of two to officially notify Mr. Harbeck of his election as President of this Association, and invite his presence at this time.

Motion seconded and carried, and the Chair appointed Mr. C. L. Case and Mr. Smith as the committee, in accordance with the foregoing.

The Secretary then read the following resolution :

Resolved, That this Association extend to Mr. A. T. Allen, who now lies ill at the Palmer House in this city, its sympathy and cordial wishes for his complete restoration to perfect health.

On motion of Mr. Van Voorhis, the above resolution was adopted.

Mr. Van Voorhis—

I have a name I would like to propose for the office of Vice-President, a man who has always been a great friend of this Association. He is not a rising young man, but one who has already risen, Mr. E. L. Allen, of the Royal.

Mr. Moody—

I second that nomination, and I move that the Secretary cast the vote of the Association for Mr. E. L. Allen for Vice-President.

Motion seconded by Mr. Clarkson, and carried, and the Secretary cast the ballot of the Association for Mr. Allen, as directed.

The Chair—

I want to say here to the gentlemen on the Directory for next year, that at the adjournment of this meeting it is necessary to have a meeting of the new officers and Directors to take up the work where we leave it off, and I will ask the members of the new Directory to meet here after adjournment.

The Chair—

The next order of business is the election of a Secretary and Treasurer. Nominations are now in order for that position.

Mr. Simonds—

There is an unwritten law in this Association that every Secretary and Treasurer shall serve seven years before he is retired, and as Mr. Munn has only served two years, I move that he be nominated as Secretary and Treasurer of this Association for the coming year.

Motion seconded.

Mr. Moody—

I move that the President cast the ballot of this Association for Mr. E. V. Munn as Secretary and Treasurer for the ensuing year.

Motion seconded and carried, and the President cast the ballot of the Association for Mr. Munn, as directed.

Mr. Munn—

I certainly thank you very much for this honor. I assure you all that the position is no sinecure, and there is a good deal of work connected with it, but all the same, I am very grateful to you.

The Chair—

While we are waiting for Mr. Harbeck we will proceed with the obituary reports.

The Secretary then read the report of the Committee on the Death of Mr. Ruegger.

REPORT OF COMMITTEE ON THE DEATH OF
MR. S. A. D. RUEGGER.

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION:

Stephen Arnold Douglas Ruegger was born in Highland, Madison county, Ill., December 6, 1861, and died there at the home of his parents, October 29, 1891.

His first training and experience in fire insurance was had in the office of his stepfather, Timothy Gruaz, Esq., at Highland, whence he was called to Indianapolis, Ind., as chief clerk in a large agency.

Subsequently he was in turn Special Agent and Assistant Secretary of the German, of Peoria, Ill.; Special Agent for the Sun Fire, of London; then held an important position in the Post Office Department of the United States, and until shortly before his death was a Special Agent for the North British & Mercantile Insurance Company.

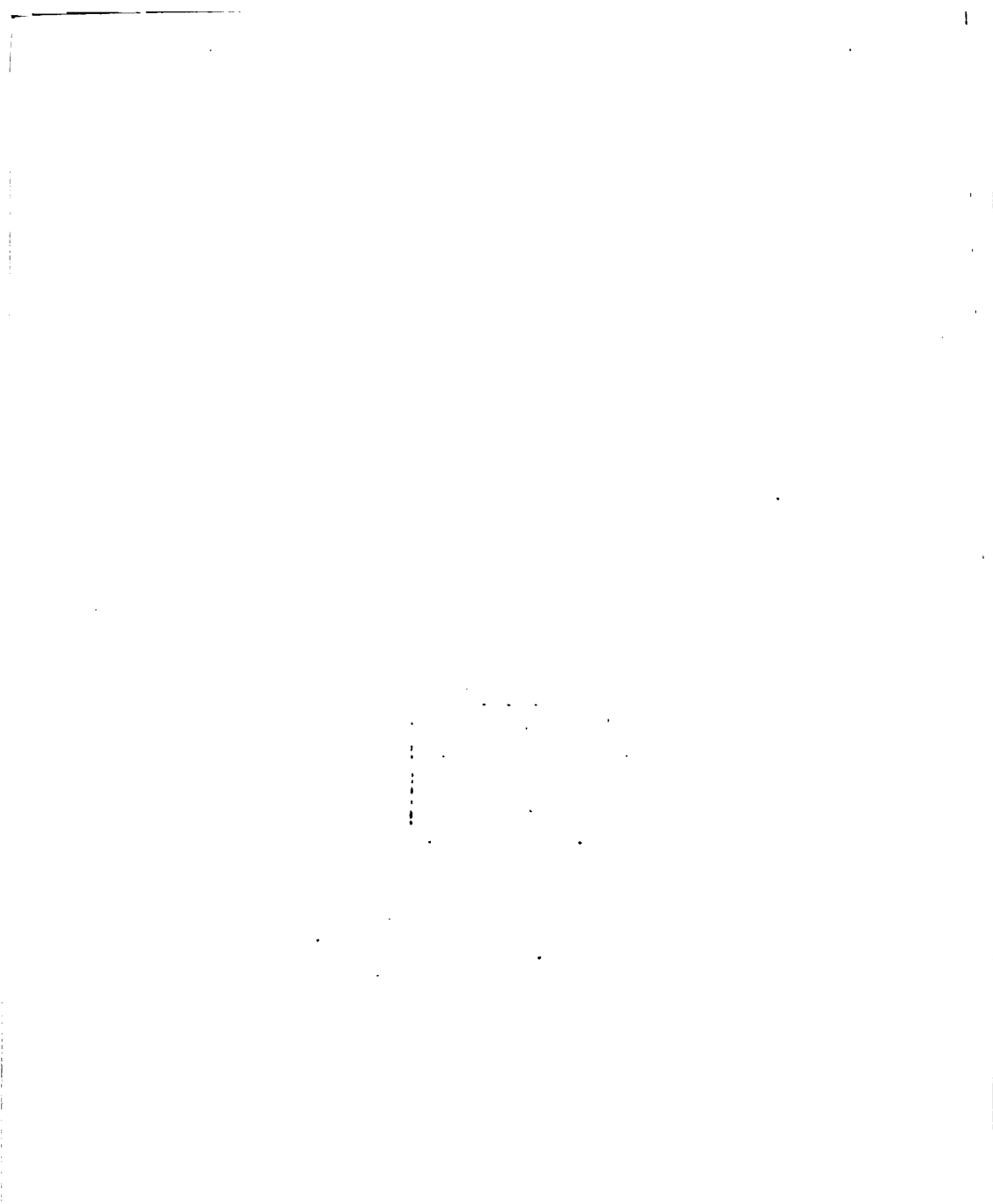
As a man he was upright and honest. In his relation to others he was affable, courteous and sincere. In the performance of whatever duties were imposed upon him, he was faithful, thorough and prompt. Although quite a young man, his judgment of men and of matters pertaining to the business in which he was engaged, was excellent.

In his death we have lost a member of much promise, and a faithful friend.

We recommend that this tribute of our respect, together with the picture of the deceased, be published in our proceedings, and that a copy of same be sent to his widow and his parents.

CHAS. LYMAN CASE,
H. H. GLIDDEN,
Committee.

On motion of Mr. Moody, seconded by Mr. Van Voorhis, the report was adopted by a rising vote.





A. D. RUEGGER.

SPECIAL AGENT NORTH BRITISH & MERCANTILE INSURANCE CO.

In Memory

1912

S. A. D. H. H. H.

HIGHLAND

Special Agent North
Mechanical

Lord O. H.

AGED 55 - 1912



THE
MUSEUM OF
ART AND HISTORY

In Memoriam.

1892.

S. A. D. Ruegger,

HIGHLAND, MADISON CO., ILL.

**Special Agent North British and
Mercantile Ins. Co.**

Died October 29, 1891.

AGED 30 YEARS.

Mr. Harbeck having entered the room, the Chair introduced him to the Association as follows:

I take supreme pleasure and a little sweet revenge in presenting your President for the coming year. Chickens always come home to roost.

Mr. Harbeck—

MR. PRESIDENT AND GENTLEMEN OF THE NORTHWESTERN ASSOCIATION: I thank you for this honor. I will endeavor to serve you to the best of my ability. When some of my friends came to me and asked if I would be a candidate for the Presidency, I said that in my judgment they ought to elect one of the boys, and they answered that if I wasn't one of the boys they would like to know who was. I am gratified and I am proud to be President of this Association, with which I have been connected for so many years. I can only say that you shall have my best efforts, and that I hope you will not regret the selection.

Mr. Odell—

I move that a committee be appointed to escort Mr. Allen to the front, that he may favor us also.

Motion seconded and carried, and the Chair appointed as such committee Mr. Odell and Mr. R. J. Smith.

The Secretary then read the report of the Committee on the Death of Mr. Sterne F. Aspinwall.

REPORT OF COMMITTEE ON THE DEATH OF
MR. STERNE F. ASPINWALL.

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION:

Sterne F. Aspinwall was born in Chautauqua county, New York, January 4, 1844. When he was two years of age his parents moved to Freeport, Ill., and settled on a farm.

His education was obtained in the schools of Freeport, Ill., Columbus, O., and Oberlin college. From the latter he returned to Freeport and entered the law office of Oscar Taylor, forming a partnership which lasted ten years. In 1875 Mr. Aspinwall moved to Grand Rapids, Mich., and was engaged in the fire insurance business up to the

time of his death, April 3, 1892. May 14, 1883, he was elected Secretary of the Grand Rapids Fire Insurance Co., then about six months old, and this position he held until February 17, 1891, when he was elected President of the company.

As a man he was genial, always cordial in his greetings. Though quiet and somewhat retired in his manner, he made friends readily and retained them. He was a man of high moral character, strict integrity, and honesty of purpose. He was clean-cut and straightforward, and highly respected by all of his professional associates. His word was as good as his bond, and no one who knew him ever thought of questioning it. As an intimate friend said of him, "I do not think there is a man living who has a cleaner record." What better epitaph could any man wish than that? His death, which occurred after an illness of seven weeks, was due to a cold contracted in February, which developed into pneumonia. He was in full possession of all his faculties to the last moment, bidding good-bye to his family and friends, calmly and quietly telling them he was "simply passing over the river."

Our profession has lost a conscientious, careful, painstaking underwriter, and this Association a faithful member and friend.

EUGENE HARBECK,
M. H. N. RAYMOND,
WM. R. FOSTER,

Committee.

On motion of Mr. Moody, the report was adopted.

Mr. Holman—

For the Committee on the Death of Mr. Vance, I beg to say that it was expected that Mr. Bliven would prepare the resolution, but he has been unavoidably detained, and hence there has been no preparation. I desire, however, to say this in regard to one who has been a personal friend of mine since boyhood. Mr. Vance began the insurance business as a Local Agent. Soon after that, Mr. Downing, in extending the business of the North America, appointed him as the first State Agent for that company, giving him the field of Ohio, a position which he occupied for about fifteen years. His health becoming feeble, he retired from active field work and engaged in the local business in Cincinnati. That not being a congenial occupation, he subsequently engaged with the Hamburg-Bremen and Union, of Philadelphia. In the course of a few years the Hamburg-Bremen removed from Ohio, and he remained as General Agent of the Union of Phila-



STERNE F. ASPINWALL.

PRESIDENT GRAND RAPIDS FIRE INSURANCE CO.

In Memoriam.

1802.

Sterne J. Aspinwall.

GRAND PRIZE

President Grand Prize
Insurance Co.

Died at, N. Y.

AGED 70 YEARS



JOHN L. ASH WALL

1000 N. 10TH ST. S. MINNAPOLIS

In Memoriam.

1892.

Sterne J. Aspinwall,

GRAND RAPIDS, MICH.

President Grand Rapids Fire
Insurance Co.

Died April 3, 1892.

AGED 48 YEARS.

delphia, until perhaps two years ago, when he returned to his first love and became General Adjuster for a number of States for the Insurance Company of North America. At the time of his death he held that position. Mr. Vance was one of the original members of this Association. He was one of half a dozen who met in Dayton, in February, 1871, I think it was, and organized what has become the Northwestern Association. He rendered most valuable service to the Association and the insurance community at large in gathering the statistics in regard to water supply and fire protection of the Northwestern towns and cities. This work was begun in 1876, and comprised the first report of that kind ever made. Subsequently the Spectator Company published them in the Year Book, and we now have reports of some five thousand towns and cities of the kind Mr. Vance began. Mr. Vance was peculiarly a faithful man, an honest man, a truthful man, and a sincere and capable man. He did not, perhaps, belong to the class known as prosperous, for in all his life I don't think those who knew him best, would say that John P. Vance ever did a mean or a tricky thing. He was a straight, honest, noble Christian man.

Judge Cary—

I feel that there could not be a better report than the one just made, and I move that Mr. Holman be requested to reduce his remarks to writing, and that they be adopted as the report of the committee.

Motion seconded by Mr. Adams and carried.

REPORT OF COMMITTEE ON THE DEATH OF MR. JOHN P. VANCE.

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION:

John Park Vance was born in Washington county, Pa., June 14, 1836. Died at his home, Wyoming, Ohio, October 20, 1891.

A gentleman honorably connected with this Association for more than a score of years and prominent in underwriting circles for over a quarter of a century. In his record of duties he continually shed the fragrance of a sweet disposition, and left the trace and impress of a stalwart Christian character. Beloved by all, toiling with hope till the very close, he faded out of life like a vision.

Few men have been more popular, none more faithful. Diligent, modest, with a gentleness of manner which gave him free access to the

hearts of men. A believer in sound underwriting principles, he always sought to better the conditions of the business, and thus he made a record in Ohio and contiguous States second to none, and died with the love and esteem of hosts of agents, field men and officers.

J. M. DE CAMP,
W. P. HARFORD,
H. C. EDDY,
C. E. BLIVEN,
Committee.

Mr. E. L. Allen being brought to the front of the room by Mr. Smith, the Chair introduced him to the Association as follows :

I take pleasure in introducing Mr. E. L. Allen, elected as your Vice-President for the ensuing year.

Mr. Allen—

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION : General Smith and Mr. Odell have just this moment informed me of my election to this honorable position, and I assure you I was very much overcome and pleased with the honor. The General informed me that I was expected to make a few remarks, something I am entirely unused to, and I appealed to him as to what I should say. He said that I should say I sincerely hoped Eugene Harbeck might not die during the coming year, and those are heartily my sentiments. I appreciate the honor which you have conferred upon me and regret my inability to say much to you, being called upon so suddenly.

Mr. Folger—

As the only delegate from the Pacific Coast I do not feel that I should go without returning thanks again for the welcome you have given me. It is not often that members of our Association can be present at meetings of yours, and I do not now recollect of any time in recent years when you have been able to send a delegate to San Francisco. I hope in the future that may be done. We try to crowd a little more into our meeting than you do, and I doubt with profit. The attendance here is larger and the membership greater than ours, but the enthusiasm, I am glad to say, is not more. The two fields are

.



J. P. VANCE.

GENERAL AGENT HAMBURG-BREMEN INSURANCE CO.

In Memoriam

1897

John Clark Ward

Born October 10, 1897

Member of the

Y. M. C. A. of the City of New York
Since its organization in 1912

Died October 10, 1917

AGED 20 YEARS



J. P. VANCE.

AGENT HAMBURG-REMER INSURANCE CO.

In Memoriam.

1892.

John Park Vance,

CINCINNATI, OHIO.

General Agent

**Hamburg-Bremen Ins. Co., Germany.
Union Insurance Co. of Philadelphia.**

Died October 20, 1891.

AGED 55 YEARS.

vastly different, as are the rates, and the additions prescribed in your tariffs for what we call ordinary buildings ; but all these things, I believe, are to be arranged in the universal schedule. We are trying to do, in a small way, what we can. I again extend to you, on the part of our Association, a cordial invitation to attend any of our meetings.

Mr. Allen—

About noon to-day I was informed that I was appointed on a committee to prepare a memorial to Mr. Burch. I was not able to see the other members of the committee until just within a minute or two, and I sincerely regret to say that we have not yet prepared a fitting tribute to Thomas R. Burch. I would beg the indulgence of this Association until our committee shall prepare it and have it spread upon the minutes and published with them later on.

The Committee on the Death of Thomas R. Burch made the following report :

REPORT OF COMMITTEE ON THE DEATH OF
MR. THOMAS R. BURCH.

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION :

Thomas Ross Burch was born in Brooklyn, N. Y., January 12, 1846, and obtained his education at the Polytechnic Institute in that city, and in the High School of Hartford, Conn. His first and only connection in the insurance business was with the Phenix Insurance Company, of Brooklyn, with which company he commenced at about the age of eighteen years, in the department then in charge of Edgar W. Crowell, the company at that time having extended its operations into an agency business. This position he filled to the entire satisfaction of his superiors, rising from one position of responsibility to another, until, upon the death of Wm. H. Van Voorhis, in 1871, he was appointed to fill the vacancy of General Agent of the company. Not long after the Chicago fire of 1871, the directors of the Phenix Insurance Company, recognizing the importance of the business in the Western and Southern field, and realizing the advantage to be accrued by a general office nearer the field of operations, established a depart-

ment in Chicago, January 1, 1874, with Mr. Burch at the head, and from this time dates his great success. By his untiring energy, his executive ability and his foresight, he built up for his company a business in his department second to none in the territory occupied. He was always found an honorable competitor, loyal to his obligations, and a hearty supporter of advance movements in the line of underwriting.

On the evening of the 10th of June, 1892, in his home in Chicago, with his wife and only son, he was stricken with apoplexy, and after lingering between life and death for several days, passed away.

This Association extends to his family its expressions of sorrow and deplores in his death the loss of an accomplished underwriter and a true friend.

E. L. ALLEN,

R. J. SMITH,

TRUMAN W. EUSTIS,

Committee.

The Chair—

It is customary before the close of the meeting for the President to appoint a Library Committee, and I take pleasure in appointing on that committee Mr. Thomas Smith, Mr. R. M. Buckman and Mr. Geo. W. Adams.

Mr. Thomas Smith—

The rules provide that the Library Committee shall be appointed by the Board of Directors, and that they must be members of the Board of Directors. As I am not on the Directory, I bring the matter up.

The Chair—

I think that was an error of the Secretary, so I will take back the appointment of that committee.

Mr. Geo. A. S. Wilson requested further time for the Committee on the Death of Mr. Dean.



T. R. BURCH.

GENERAL AGENT PHENIX INSURANCE CO. OF BROOKLYN.

In Memoriam

1892.

Thos. Ross Smith

CHICAGO.

Manager Western Dry Dock &
Ins. Co. Brokerage, etc.

Died June 12, 1892.

AGED 45 YEARS.



T. R. BURCH.

AGENT FOR THE CENT PHENIX INSURANCE CO. OF BROOKLYN.

In Memoriam.

1892.

Thos. Ross Burch,

CHICAGO, ILL.

**Manager Western Depart. Phenix
Ins. Co. Brooklyn, N. Y.**

Died June 12, 1892.

AGED 46 YEARS.

The Committee on the Death of Thomas L. Dean made the following report:

REPORT OF COMMITTEE ON THE DEATH OF
MR. THOMAS L. DEAN.

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION:

Your committee is called upon to perform a very painful duty in attempting to express in words the irreparable loss this Association, the underwriting fraternity, and his friends in general have sustained by the untimely death of our friend and brother, Thomas L. Dean.

Your committee knew him intimately, both in a social and a business way, and from all who were so favored the testimony is that none ever had a warmer or more sympathetic friend.

Mr. Dean was a man of very strong character—strong in likes and dislikes. He abhorred everything that did not have for its foundation truth and justice, and he never failed to voice this principle when opportunity presented itself. He was in every capacity of life honest and just to the highest degree. In his business as an Adjuster he was a terror to all who attempted fraud, and was keenly alive in detecting it; but to the honest sufferer he was kind and considerate.

A biographical sketch of his life would not be amiss in these proceedings. We learn that he was born in Wayne county, New York, in 1840, and in his early boyhood moved to Allegan, Mich. Here, at the age of eighteen, he engaged in the hardware business with J. B. Follette. He also served his country as a soldier in the war of the rebellion, enlisting in the Third Michigan Cavalry and being elected one of its sergeants. As Mr. Dean was not half way in anything his worth was soon appreciated, and he was commissioned 2d lieutenant in October, 1862; 1st lieutenant in February, 1863; and captain in October, 1864. He was present in all the engagements in which his regiment participated, and did his whole duty in making the proud record of which his regiment so justly boasts.

After the close of the war he returned to Allegan, and soon after married Miss Mary Follette, daughter of his former employer. In 1869 he removed to Paw Paw, where the Government recognized his ser-

vices by appointing him to the internal revenue office. In 1872 he again returned to Allegan, where he engaged in the insurance business, associating himself with A. E. Calkins. Mr. Dean's ability was soon recognized in this new field of labor and he was appointed Adjuster for the Manhattan Fire Insurance Co. of New York, with headquarters at Indianapolis, Ind. When that company retired from business Mr. Dean's ability was very generally recognized by the insurance fraternity, and some ten years ago he was appointed General Adjuster of the Hartford Fire Insurance Co., locating in Chicago. This position he filled with honor to himself and satisfaction to the company, and he occupied the same at the time of his death. As already stated, Mr. Dean was pre-eminently an Adjuster, and did his work intelligently and conscientiously.

Sometime previous to his death Mr. Dean contracted neuralgia in his limbs, and on Thanksgiving day, at a time when he, of all men, was mindful of the blessings showered upon him, he experienced a renewed attack from which he never rallied, and died on the 17th of December, 1891.

Mr. Dean left no family but the wife above referred to, and we desire to express to her our keenest sympathy in the loss of a truly good man and faithful husband.

P. P. HEYWOOD,
H. H. HEAFORD,
J. C. GRIFFITHS,

Committee.

On motion of Mr. Van Voorhis a rising vote of thanks was given to the President, Vice-President, Secretary, Treasurer and Board of Directors of the Association for the able manner in which this meeting has been conducted.

Mr. Hayes—

I move a vote of thanks to the Grand Pacific Hotel for the extension of courtesies, for the use of this room, and every attention shown. Motion seconded and carried.

Mr. Griffiths—

Mr. President, I believe there was a committee on that portion

1925



THOS. L. DEAN.

GENERAL ADJUSTER HARTFORD FIRE INSURANCE CO.

In Memoriam.

1892.

Thomas L. Dean,

CHICAGO, ILL.

General Adjuster Hartford
Insurance Co.

Died December 11, 1892.

AGED 5 YEARS.



THOS. L. DEAN.

GENERAL ADJUSTER HARTFORD FIRE INS. CO.

In Memoriam.

1892.

Thomas L. Dean,

CHICAGO, ILL.

**General Adjuster Hartford Fire
Insurance Co.**

Died December 17, 1891.

AGED 51 YEARS.

of your address referring to re-insurance. I would like to ask if they have reported.

The Chair—

That was reported by the original committee, and it was again referred to a committee of four or five Managers.

On motion the Committee on President's Address was given further time.

The Committee on the Death of David B. Warner made the following report :

REPORT OF COMMITTEE ON THE DEATH OF
MR. DAVID B. WARNER.

MR. PRESIDENT AND GENTLEMEN OF THE ASSOCIATION :

The name of David B. Warner, so long enrolled in our membership, will be called no more.

The responsive life which has met with us so often at our annual gatherings has become silent, and the spirit which we knew has taken its departure to another world. But while gone from us, his genial presence, large-heartedness and large-mindedness will never be forgotten by those with whom he associated in this Association.

Death is no respecter of persons, but in disregard of age or station, invades all classes and calls them to surrender the fascinations of life, and to pass through the door of the grave to the great unknown beyond.

One by one our members are called to leave us, to surrender those ties of friendship and social intercourse which bind kindred hearts together, leaving us only the recollection of their virtues as a mirror from which their characters are reflected as in life, and bringing them ever present before us.

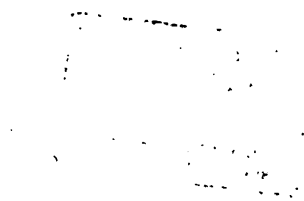
David B. Warner was born in Dayton, Ohio, July 8, 1833, and at the time of his decease was in his 59th year. In 1880 he came to Chicago as the General Western Agent of the Phoenix Assurance Company of London, Eng., which position he held to the time of his death. His insurance experience was long, varied, and successful. He was

essentially a self-made man, having begun life as a farmer boy, and in later years engaging in the affairs of the world without the advantage of that early education which is regarded so essential. But by force of energy and uprightness of character, he forged his way from the bottom to the top of the ladder. As a business man, his life was a success; as a citizen, he was honored; and as a husband and father, he was beloved.

Our Association has indeed lost one of its most valuable members in the death of Mr. Warner, and the highest tribute of respect which we can pay to his memory, is to emulate his example and his virtues.

H. C. EDDY,
H. M. RUSSELL,
THEO. W. LETTON,
Committee.

On motion the Association then adjourned.





DAVID B. WARNER.

GENERAL AGENT PHOENIX ASSURANCE CO. OF ENGLAND.

In 1744

David Hume

General History of the
Assesment of the



W. C. CAVAR, JR.

W. C. CAVAR, JR., PRESIDENT.

In Memoriam.

1892.

David B. Warner,

CHICAGO, ILL.

**General Western Agent Phoenix
Assur. Co., London, Eng.**

Died March 19, 1892.

AGED 59 YEARS.

MEETING OF THE BOARD OF DIRECTORS.

The meeting was called to order by Mr. Harbeck.

The Secretary called the roll, showing the following members present: Adams, Allen, Harbeck, Maginn, Munn, Singleton, Stuart and Wilson.

Mr. Munn—According to the laws of our Association it is necessary for the new Board of Directors to confirm the election of the officers, and I would therefore move the adoption of the election of yourself as President. Motion seconded by Mr. Adams, put by Mr. Munn, and carried.

On motion of Mr. Adams, seconded by Mr. Singleton, the election of Mr. Allen as Vice-President was adopted.

On motion of Mr. Singleton, seconded by Mr. Adams, the election of Mr. Munn as Secretary was confirmed.

Mr. Munn—The next in order is to agree upon the annual dues for the coming year, which I would recommend be the same as for the past year. Motion seconded by Mr. Wilson.

Mr. Singleton—I would like to ask whether the meeting next year will compass the same field as before, or will something be attempted on account of the World's Fair?

Mr. Munn—I would suggest that after all bills are paid we will have \$600 or \$700 in the treasury, and we might incur an expense of \$500 more, if we wanted to, without raising the dues. Motion put by the Chair and carried.

Mr. Munn—The next order of business would be to agree upon the number of copies of the minutes. We have been printing 400 copies of the proceedings, but our membership is greater. We now have nearly 400 members, and I move that the Secretary be instructed to print 500 copies for the next year. Motion seconded and carried.

Mr. Munn—The next thing to agree upon is the salary of the Secretary for the next year.

Mr. Stuart—I move that the salary be the same as before.

Mr. Munn—That was made while the Association had but fifty members. It is hardly possible now for anybody to afford to do it for

that. I have a great amount of correspondence in connection with these meetings. I spent most of last week on this and a whole week in January, and I have lost a week here now. The salary has been maintained all this time at \$200.

Mr. Allen—I for one believe that, especially for this coming year, we ought to increase that a little. In the World's Fair year we undoubtedly intend to do more work than in the past, and the membership of the Association has increased very much, and I would like to make a motion that for the coming year the salary of the Secretary be \$300. Motion seconded by Mr. Maginn and carried.

Mr. Munn—I move that the Chair appoint the Library Committee. Motion seconded by Mr. Allen and carried, and the Chair appointed Mr. Adams, Mr. Allen and Mr. Wilson.

Mr. Allen—I move that we adjourn subject to the call of the President. Motion seconded and carried.

DIRECTORY OF MEMBERSHIP.

NAME.	ADDRESS.	TITLE.	COMPANY.
Adams Geo. W.,	Chicago,	Adjuster,	Independent.
Affeld Chas. E.,	174 LaSalle Chicago,	General Agent,	Hamburg-Bremen Ins. Co.
Allabach E. W.,	Des Moines, Iowa,	Special Agent,	Commercial Union, Eng.
Allen E. L.,	Chicago,	Manager,	Royal Ins. Co., England.
Alverson H. C.,	Des Moines, Iowa,	State Agent,	Ins. Co. North America.
Andrews C. L.,	Detroit, Mich.,	Secretary,	Pennsylvania Fire.
Armstrong F. W.,	Indianapolis, Ind.,	State Agent,	Detroit F. & M. Ins. Co.
Armstrong G. A.,	Detroit, Mich.,	Sp'l Agt. & Adj.,	Germania, N. Y.
Arnold Fred. W.,	Providence, R. I.,	Manager,	Hartford Fire Ins. Co.
Atwood H. F.,	Rochester, N. Y.,	Secretary,	R. I. Underwriters' Ass'n.
Bailey Geo. A.,	Topeka, Kansas,	Special Agent,	Rochester-German Ins. Co.
Banta Geo.,	Menasha, Wis.,	State Agent,	Phenix Ins. Co., N. Y.
Barnard C. F.,	Omaha, Neb.,	Special Agent,	Phenix, Brooklyn.
Barnum W. L.,	205 LaSalle, Chicago,	Secretary,	Queen Ins. Co., America.
Barton W. T.,	Providence, R. I.,	President,	Millers' National, Ill.
Barry Chas. H.,	Eric, Pa.,	Asst. Gen. Agent,	Merchants', R. I.
Basford R. B.,	Winona, Minn.,	Inspector.	Ins. Co. North America.
Bennett H.,	Cedar Rapids, Iowa,	Inspector.	Pennsylvania Fire.
Benton W. P.,	Indianapolis, Ind.,	Special Agent,	Sun Fire, England.
Berne J. J.,	160 LaSalle, Chicago,	General Adjuster,	Traders' Ins. Co., Chicago.
Berry E. H.,	Milwaukee, Wis.,	State Agent,	Liverp. & London & Globe.
Best Jas. G. S.,	Chicago, Ill.,	Special Agent,	Agricultural, N. Y.
Bissell Geo. F.,	Chicago,	General Agent,	Hartford Fire Ins. Co.
Black J. P.,	177 LaSalle, Chicago,	Adjuster,	Independent.
Blackwelder I. S.,	205 LaSalle, Chicago,	Manager,	Niagara Fire Ins. Co.
Blackwelder M. L.,	Washington, Kansas,	Special Agent,	Niagara Fire Ins. Co.
Bliven Chas. E.,	218 LaSalle, Chicago,	General Manager,	American Fire, Phila.
Bliven Waite,	218 LaSalle, Chicago,	Special Agent,	American Fire, Phila.
Bloom Nelson A.,	Milwaukee, Wis.,	Special Agent,	Michigan F. & M.
Blossom Geo. W.,	Chicago,	Asst. Gen. Agent,	National Fire, Hartford.
Bowers H. E.,	50 Pine St., New York,	Manager,	Guardian, London.
Bradley C. B.,	Chicago,	Special Agent,	Manchester, England.
Bradshaw W. D.,	177 LaSalle, Chicago,	General Agent,	Union Ins. Co., Pa.
Brant J. A.,	Dubuque, Iowa,	Inspector.	
Bredenhagen W. C.,	St. Paul, Minn.,	General Agent,	Milwaukee Mechanics'.
Breiling Frank,	Cincinnati, O.,	Secretary,	Aurora Insurance Co.
Briggs Theo. W.,	Appleton, Wis.,	State Agent,	Home Ins. Co., N. Y.
Brown Geo. T.,	Dayton, O.,	Special Agent,	London Assurance.
Brown J. Mabbett,	Chicago,	Adjuster,	Imperial, England.
Brown M. O.,	169 Jackson, Chicago,	General Agent,	Westchester, N. Y.
Brooks Fred. S.,	Columbus, O.,	State Agent,	Sun Fire, England.
Buckman R. M.,	132 LaSalle, Chicago,	Adjuster,	Independent.
Burns M. J.,	Denver, Col.,	Manager.	
Burrows D. W.,	Chicago,	General Adjuster,	Ins. Co. North America.
Butler L. C.,	Toledo, O.,	Special Agent,	Pennsylvania Fire.
Calley E. J.,	208 LaSalle, Chicago,	Special Agent,	American, N. Y.
			London Assurance Corp.

NAME.	ADDRESS.	TITLE.	COMPANY.
Campbell E. T.,	Kansas City, Mo.,	Resident Secretary,	N. British & Mercantile.
Carlisle E. G.,	Chicago, Ill.,	Secretary,	Illinois State Board.
Carroll C. E.,	St. Louis, Mo.,	Adjuster,	Independent.
Carroll F. C.,	Cleveland, Ohio,	State Agent,	Niagara Fire Ins. Co.
Carson R. B.,	205 LaSalle, Chicago,	Spl. Agt. & Adj.,	Commercial Union, Eng.
Cary Eugene,	Rialto Building, Chicago,	Manager,	German-American Ins. Co.
Case Chas. Lyman,	Chicago,	Manager,	London Assurance.
Caswell Jas. H.,	155 LaSalle, Chicago,	Adjuster,	Germania, N. Y.
Cate S. E.,	Des Moines, Iowa,	Spl. Agt. & Adj.,	Guardian, England.
Chamberlin W. O.,	Minneapolis, Minn.,	Special Agent,	Niagara Fire Ins. Co.
Chapman W. A.,	Milwaukee, Wis.,	Special Agent,	Commercial Union, Eng.
Chard Thos. S.,	157 LaSalle, Chicago,	General Manager,	Firemans Fund, Cal.
Chard S. G.,	157 LaSalle, Chicago,	Special Agent,	Firemans Fund, Cal.
Clarke Edw. D.,	Chicago, Ill.,	Special Agent,	Lancashire Ins. Co.
Clarke H. W.,	St. Paul, Minn.,	Inspector,	St. Paul Insp. Bureau.
Clarkson H.,	Denver, Col.,	Inspector.	
Clinton J. H.,	240 LaSalle, Chicago,	Special Agent,	American, N. Y.
Clough Allen E.,	226 LaSalle, Chicago,	Special Agent,	Granite State, N. H.
Cobly C. B.,	Denver, Col.,	Special Agent,	Northern Assurance Eng.
Collins Martin,	107 Ch. of Com., St. Louis,	General Agent,	Niagara Fire Ins. Co.
Collins S. T.,	Philadelphia, Pa.,	Asst. Manager,	Fire Association, Phila.
Condit E. M.,	218 LaSalle, Chicago,	General Agent,	American, N. Y.
Corliss Geo. W.,	45-49 William St., N. Y.,	Editor,	Commercial, Cal.
Cooper Geo. C.,	Chicago,	Special Agent,	Caledonian of Scotland.
Cornell H. F.,	Kalamazoo, Mich.,	General Agent,	Ohio Farmers'.
Cowles C. S.,	St. Paul, Minn.,	Special Agent,	<i>The Insurance Critic.</i>
Cramer Adolf J.,	Milwaukee, Wis.,	Secretary,	Firemans Fund, Cal.
Crandall A. A.,	Merriam Park, Minn.,	Spl. Agt. & Adj.,	German, Freeport, Ill.
Crandall W. H.,	Merriam Park, Minn.,	State Agent,	Royal Ins. Co., England.
Cree Will. C.,	Chicago, Ill.,	Special Agent,	Milwaukee Mechanics'.
Crosby George R.,	240 LaSalle, Chicago,	Special Agent,	Western, Toronto.
Crooke Geo.,	124 LaSalle, Chicago,	Resident Secretary,	West. Assur., Toronto.
Crooke W. D.,	226 LaSalle, Chicago,	Manager,	Brit. Amer., Toronto.
Cunningham J. L.,	Glens Falls, N. Y.,	President,	Lancashire Ins. Co.
Cunningham W. H.,	175 LaSalle, Chicago,	Manager,	American, New York.
Daggett P. A.,	Spokane, Wash.,	Insurance Agent,	Liverp. & London & Globe.
Daniel T. R.,	Minneapolis, Minn.,	Resident Secretary,	Northern Assurance, Eng.
Daniel W. H.,	Des Moines, Iowa,	Special Agent,	Glens Falls Ins. Co.
Dargan J. T.,	Dallas, Texas,	General Ins. Agent.	Fire Association, Phila.
Dallas W. I.,	Omaha, Neb.,	Special Agent,	Associate Member.
Davies John E.,	Racine, Wis.,	Special Agent,	N. British & Mercantile.
De Camp Jas. M.,	Cincinnati, Ohio,	General Agent,	Northern Assurance, Eng.
*De Camp D. J.,	Schenectady, N. Y.,	Special Agent,	
De Forest E. F.,	Chicago,	Gen. Western Agt.,	Phenix Assurance, Eng.
De Roode Holger,	210 LaSalle, Chicago,	Manager,	Northern, England.
Devin D. T.,	210 LaSalle, Chicago,	Adjuster,	Liverp. & London & Globe.
De Wolf J. H.,	Providence, R. I.,	President,	Liverp. & London & Globe.
*Dresser Jasper M.,	12 N. 4th, LaFayette, Ind.	Financial Agent,	Farmers' Fire, York, Pa.
Driscoll M. F.,	Chicago, Ill.,	General Agent,	Providence-Washington.
Ducat Arthur C.,	Chicago,	Manager,	Glens Falls Ins. Co., N. Y.
Dudley W. W.,	Rialto Bldg., Chicago,	Manager,	Providence-Washington.
			National of Hartford.
			Phenix Assurance, Eng.
			Home Ins. Co., N. Y.
			Manchester, England.

*Honorary Members.

NAME.	ADDRESS.	TITLE.	COMPANY.
Dunlap Chas. V.,	Denver, Col.,	Manager,	Providence-Washington.
Eddy H. C.,	205 LaSalle, Chicago,	Resident Secretary,	Commercial Union, Eng.
Eggleston Seth,	Kansas City, Mo.,	Special Agent,	Royal, England.
Engelbreton W.,	Rockford, Ill.,	Special Agent,	Rockford Insurance Co.
Englemann C. P.,	Chicago,	State Agent,	Sun Fire Office.
Eustis Truman W.,	Chicago,	Adjuster,	Phenix, Brooklyn.
Evans A. N.,	Columbus, O.,	Special Agent,	R. I. Underwriters' Ass'n.
Fargo W. D.,	St. Paul, Minn.,	General Agent,	Sun Fire Office.
Fargo F. M.,	St. Paul, Minn.,	Special Agent,	Sun Fire Office.
Farr Geo. D.,	205 LaSalle, Chicago,	Asst. Manager,	Lancashire, Eng.
Fisher G. M.,	Chicago,	Special Agent,	London Assurance.
Fisher Walter I.,	Casselton, N. D.,	Special Agent,	American Fire, Pa.
Fletcher John S.,	Detroit, Mich.,	Special Agent,	Norwich Union.
Flintjer D. J.,	{ 3218 E. Seventh St., }	State Agt. & Adj.,	State of Des Moines.
Foljambe Theo. D.,	{ Kansas City, Mo., }	Special Agent,	Guardian, England.
Foot A. D.,	177 LaSalle, Chicago,	Adjuster,	{ Western Adjustment and
Foreman E. P.,	177 LaSalle, Chicago,	Special Agent,	{ Inspection Co.
Fort C. W.,	Kansas City, Mo.,	State Agent,	{ Franklin, Philadelphia.
Foster Wm. R.,	Grand Rapids, Mich.,	State Agent,	{ Ins. Co. North America.
Fowler H. T.,	Minneapolis, Minn.,	Spl. Agt. & Adj.,	{ Pennsylvania Fire.
Fox W. F.,	175 LaSalle, Chicago,	Secretary,	{ N.Y. Underwriters' Agency.
Franklin Morris,	54 Pine St., N. Y.,	Sec'y U. S. Branch,	{ Ins. Co. North America.
Freeman W. R.,	Philadelphia, Pa.,	General Agent,	{ Pennsylvania Fire.
French B. W.,	240 LaSalle, Chicago,	General Agent,	{ L. B. Com. Nos. 2 and 3.
Friedly H. H.,	Indianapolis, Ind.,	Special Agent,	{ Sun Fire Office.
Fulton W. H.,	Indianapolis, Ind.,	State Agent,	{ Delaware F. & M. Ins. Co.
Gadsden J. S.,	Chicago,	Manager,	{ Orient, Hartford.
Gardner Edmund,	Chicago,	Manager,	{ Royal, England.
Garrigue R. H.,	Chicago,	Asst. Manager,	{ Firemans Fund, Cal.
Gill Geo. C.,	Champaign, Ill.,	State Agent,	{ Ætna, Hartford.
Gillespie Samuel,	Chicago,	Special Agent,	{ Sun Fire Office.
*Glassford H. A.,	New York,	Retired.	{ Germania, N. Y.
Glidden H. H.,	Chicago,	Resident Secretary,	{ Traders', Chicago.
Goff E. L.,	11 Major Blk, Chicago,	Special Agent,	{ Providence-Washington.
Goodrich P. R.,	Des Moines, Iowa,	Special Agent,	{ N. British & Mercantile.
Gray H. P.,	{ 415 Locust St., St. Louis }	State Agt. & Adj.,	{ Spring Garden Ins. Co.
Gray Henry W. Jr.,	{ 177 LaSalle, Chicago, }	Special Agent,	{ Niagara Fire Ins. Co.
Greely Otto E.,	Louisville, Ky.,	Adjuster,	{ N.Y. Underwriters' Agency.
Grenell Howard,	Minneapolis, Minn.,	Special Agent,	{ American Fire, Pa.
Griffiths J. C.,	Minneapolis, Minn.,	Resident Secretary,	{ Phenix, Brooklyn.
Gregory W. M.,	Milwaukee, Wis.,	Special Agent,	{ Merchants', N. J.
Hall Cecil A.,	Topeka, Kansas,	Special Agent,	{ N. British & Mercantile.
*Hall Henry H.,	162 LaSalle, Chicago,	Manager,	{ Traders', Chicago.
Hall J. B.,	New York,	Spl. Agt. & Adj.,	{ United Fireman's, Pa.
Hall Thrasher,	174 LaSalle, Chicago,	Special Agt. West-ern States,	{ Northern. England.
Halle E. G.,	208 LaSalle, Chicago,	Manager,	{ Girard, Pa.
Harbeck Eugene,	155 LaSalle, Chicago,	General Agent,	{ Delaware Ins. Co.
Harford W. P.,	Chicago,	General Agent,	{ Germania, N. Y.
Harvey R. D.,	Omaha, Neb.,	General Agent,	{ Phenix, Brooklyn.
	Chicago,	General Agent,	{ Ætna, Hartford.
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Hayes G. W. Jr.,	Chicago, Ill.,	Special Agent,	Lancashire Ins. Co.
Hayes J. J.,	132 LaSalle, Chicago,	Special Agent,	R. I. Underwriters' Ass'n.
Heaford H. H.,	155 LaSalle, Chicago,	General Adjuster,	Phoenix, Hartford.
Hebgen Gust.,	Milwaukee, Wis.,	State Agent,	German, Freeport, Ill.
Herbold C. J.,	Madisonville, Ohio,	Special Agent,	Niagara Fire Ins. Co.
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Higley Chas. W.,	Minneapolis, Minn.,	Special Agent,	N. Y. Underwriters' Agency.
Hildreth L. E.,	115 Monroe, Chicago,	Special Agent,	Hartford Fire, Conn.
Hill Herbert C.,	Boston, Mass.,	Secretary,	Prudential Fire.
*Hine C. C.,	New York,	Editor,	<i>Monitor.</i>
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Hoffman Albert,	Mt. Sterling, Ky.,	Special Agent,	Manchester, England.
Hoffman J. W.,	Kansas City, Mo.,	Special Agent,	London & Lancashire.
Hogue F. K.,	Toledo, Ohio,	Secretary,	Sandusky Ins. Co.
Holmes S. R.,	Burlington, Iowa,	Inspector.	
Hollinshead C. S.,	{ S. w. cor. 3d and Walnut } { Philadelphia, Pa., }	Manager Fire Dept.,	Union Ins. Co., Phila.
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Holman Isaac W.,	177 LaSalle, Chicago,	General Agent,	American, N. J.
Holman C. J.,	Denver, Col.,	Resident Secretary,	Commercial Union, Eng.
Houge H. J.,	240 LaSalle, Chicago,	Special Agent,	Orient, Hartford.
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Howard W. I.,	Chicago,	General Agent,	Mutual Fire Ass'n.
Howley John,	168 LaSalle, Chicago,	General Adjuster,	Mutual Fire Ass'n.
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Johnson W. N.,	Dixon, Ill.,	General Adjuster,	{ Ins. Co. North America. Pennsylvania Fire.
Johnston Jas. C.,	Louisville, Ky.,	State Agent,	{ Ins. Co. North America. Pennsylvania Fire.
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Kelsey J. A.,	Chicago,	Asst. Manager,	Royal, England.
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Kibbee C. W.,	St. Paul, Minn.,	General Adjuster,	Independent.
Kingsley Cal. L.,	Waterloo, Iowa,	Special Agent,	Orient, Hartford.
*Knowles Chas. W.,	Albany, N. Y.,	Manager,	Ins. Co. North America.
Lamey H. T.,	Denver, Col.,	{ Mngr. Mountain } { Department, }	British America.
Leach Walter C.,	Minneapolis, Minn.,	Special Agent,	Northern, England,
Lee J. O.,	Chicago,	Adjuster,	Independent.
Lee Frederick W.,	Omaha, Neb.,	General Agent,	New Hampshire Fire.
Leisch C. W.,	76 W. 3d, Cincinnati, O.,	Special Agent,	Caledonian, Scotland.
Lemon Chas. E.,	Glendale, O.,	Special Agent,	Lancashire, England.

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Lewis Edwin C.,	161 LaSalle, Chicago,	General Agent,	Prussian National.
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Little F. W. Jr.,	Pleasant Hill, Mo.,	Special Agent,	Glens Falls, N. Y.
Littlejohn W. J.,	Chicago,	Asst. Manager,	Glens Falls, N. Y.
Love A. J.,	Omaha, Neb.,	Special Agent,	Connecticut, Hartford.
Lovejoy Geo. M.,	Chicago,	Special Agent,	Glens Falls, N. Y.
Low C. F.,	New Orleans, La.,	Asst. Secretary,	German-American, N. Y.
Luce T. M.,	Chicago,	Inspector,	Liverp. & London & Globe.
Lylburn Henry,	Philadelphia, Pa.,	Secretary,	Western Factory Ass'n.
Lyman W. R.,	New Orleans, La.,	President,	Delaware Insurance Co.
Lyman H. W.,	Oskaloosa, Iowa,	Special Agent,	Crescent Ins. Co.
Lyon F. D.,	Omaha, Neb.,	Special Agent,	German-American, N. Y.
Lyon Geo. M.,	Chicago,	Manager,	Caledonian Ins. Co.
Lyon W. A.,	174 LaSalle, Chicago,	Special Agent,	Home Ins. Co., N. Y.
Magill H. M.,	Cincinnati, O.,	General Agent,	National, Hartford.
Maginn John W.,	415 Locust St., St. Louis,	State Agent,	Phoenix, Hartford.
Main Alex. H.,	Madison, Wis.,	Special Agent,	N.Y. Underwriters' Agency
Main Geo. C.,	Madison, Wis.,	Special Agent,	German-American Ins. Co.
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Maitland T. L.,	Chicago,	Special Agent,	
Margah Lewis F.,	Detroit, Mich.,	State Agent,	Pennsylvania Fire.
Marks Arthur,	Detroit, Mich.,	State Agent,	Phenix, Brooklyn.
Marot Benj.,	Dayton, Ohio,	General Agent,	St. Paul F. & M.
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Mayberry J. J.,	132 LaSalle, Chicago,	Resident Secretary,	Home Ins. Co., N. Y.
McBain W. F.,	Grand Rapids, Mich.,	Secretary,	St. Paul F. & M.
McCauley E. C.,	Indianapolis, Ind.,	Special Agent,	Rough Notes.
McCord W. B.,	Minneapolis, Minn.,	General Adjuster,	R. I. Underwriters' Ass'n.
McDonald J. J.,	Rialto Building, Chicago,	General Manager,	Grand Rapids Fire.
McGill M. R.,	51 Lawrence, Cincinnati,	Special Agent,	Commercial Union, Eng.
McGregor P. D.,	Chicago, Ill.,	Special Agent,	Independent.
McLeran J. B.,	Duluth, Minn.,	Inspector,	Continental Ins. Co., N. Y.
McMillan L. S.,	205 LaSalle, Chicago,	Sp'l Agt. & Adj.,	American Fire, Pa.
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Meeker C. G.,	Sycamore, Ill.,	State Agent,	
Metzel Alex. L.,	Omaha, Neb.,	Special Agent,	} Ins. Co. North America.
Miller A. F.,	Belleville, Ill.,	Special Agent,	
Miller C. N.,	Des Moines, Iowa,	Special Agent,	Pennsylvania Fire.
Miller C. M.,	240 LaSalle, Chicago,	Special Agent,	American, Philadelphia.
Miller John G.,	Burlington, Ia.,	President,	American, Philadelphia.
*Mims Livingston,	Atlanta, Ga.,	General Agent,	Greenwich Ins. Co.
Mitchell Chas. F.,	168 LaSalle, Chicago,	Special Agent,	Burlington Insurance Co.
Montgomery P. A.,	Chicago,	Manager,	} Scottish Union & National.
Montgomery I. S.,	Rockford, Ill.,	Inspector,	
Moody L. D.,	90 E. Market, Indianap's,	Special Agent,	Lion Fire.
Moore Geo. H.,	Detroit, Mich.,	State Agent,	Lancashire, England.
Morgan H. A.,	Upper Alton, Ill.,	State Agent & Adj.,	Western Mfg. Mut. Ins. Co.
Munn E. V.,	Beloit, Wis.,	Special Adjuster,	Franklin, Phila.
Munson E. A.,	Indianapolis, Ind.,	Resident Secretary,	Liverp. & London & Globe.
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Neuberger J. M.,	Chicago,	General Agent,	Western Assurance Co.
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Page Wm. E.,	Minneapolis, Minn.,	State Agent,	Imperial, England.
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Pinkney A. E.,	Kansas City, Mo.,	State Agent,	County of Philadelphia.
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	Kansas City, Mo.,		Phenix, Brooklyn.
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Raynolds R. L.,	Omaha, Neb.,	State Agent,	Ins. Co. North America.
Redfield A. P.,	177 LaSalle, Chicago,	Sp'l Agt. & Adj.,	Pennsylvania Fire.
Redfield Geo. E.,	177 LaSalle, Chicago,	Adjuster,	Connecticut, Hartford.
Redfield D. W.,	Chicago,	Special Agent,	Connecticut, Hartford.
Reger Geo. F.,	421 Walnut, Philadelphia,	2d Vice-President,	Independent.
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Rowell Alfred,	411-413 Walnut, Phila.,	Special Agent,	Mfrs. & Merc. Mut. Ins. Co.
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Scott Walter,	Kansas City, Mo.,	State Agent,	Imperial Fire, England.
Schupp Simon,	210 LaSalle, Chicago,	General Agent,	New Hampshire Fire.
Seage H. S.,	Lansing, Mich.,	Special Agent,	Home Insurance Co., N.Y.
Shade Chas. E.,	58 Cedar St., N. Y.,	General Insurance.	German, Freeport, Ill.
Shaw William,	Council Bluffs, Iowa,	Inspector.	Traders', Chicago.
Sheahan J. D.,	Chicago, Ill.,	General Agent,	
Sikkema U. H.,	Belleville, Ill.,	Adjuster,	Millers' National.
Simonds E. A.,	240 LaSalle, Chicago,	General Agent,	German, Freeport, Ill.
Simonson C. F.,	Winona, Minn.,	Asst. Secretary,	The Greenwich of N. Y.
			Pine Tree Mut. Ins. Co.
			Woodmakers' Mut. Ins. Co.

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Singleton J. P.,	Louisville, Ky.,	Special Agent,	Niagara Ins. Co.
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Smith Thos. H.,	Dayton, O.,	State Agent,	German, Freeport, Ill.
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Spear Theo. F.,	Cincinnati, O.,	Asst. Gen'l Agent,	Phoenix, Hartford.
Sprague Samuel E.,	Des Moines, Ia.,	Special Agent,	London & Lancashire.
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Stark L. C.,	Chicago, Ill.,	Special Agent,	Royal, Eng.
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Trumbull A. J.,	Merriam Park, Minn.,	Special Agent,	
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Tuttle L. S.,	Oshkosh, Wis.,	Special Agent,	
Vail D. F.,	St. Paul, Minn.,	State Agent,	
Van Anden C. A.,	LaSalle, Chicago,	General Agent,	
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Van Voorhis Frank,	Chicago, Ill.,	Manager,	
Vore Milton P.,	Chicago, Ill.,	Special Agent,	
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Walker H. H.,	Chicago, Ill.,	Sec'y Farm Dept.,	
Wallace J. M.,	Dayton, O.,	State Agent,	
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Warren W. S.,	Chicago,	Manager,	
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Wright Wm. M.,	Indianapolis, Ind.,	Special Agent,	American, Philadelphia.

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HISTORICAL.

ANNUAL MEETINGS OF THE ASSOCIATION.

- 1871—DAYTON, OHIO, February 22:
C. E. BLIVEN, Chairman. R. L. DOUGLASS, Vice-President.
*J. S. REED, President. C. E. BLIVEN, Sec. and Treas.
- 1871—INDIANAPOLIS, IND., July 25 and 26:
J. S. REED, President. R. L. DOUGLASS, Vice-President.
*A. C. BLODGET, President. C. W. MARSHALL, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1872—DETROIT, MICH., July 17, 18 and 19:
A. C. BLODGET, President. C. W. MARSHALL, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1872—CHICAGO, ILL., September 18 (Special):
A. C. BLODGET, President. C. W. MARSHALL, Vice-President.
*R. J. SMITH, President. S. LUMBARD, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1873—MILWAUKEE, WIS., July 16 and 17:
R. J. SMITH, President. S. LUMBARD, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1874—LOUISVILLE, KY., May 20 and 21:
R. J. SMITH, President. S. LUMBARD, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1875—CHICAGO, ILL., September 22, 23 and 24:
C. W. MARSHALL, President. J. O. WILSON, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1876—CHICAGO, ILL., September 27 and 28:
J. O. WILSON, President. B. VERNOR, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1877—CHICAGO, ILL., September 19, 20 and 21:
C. E. BLIVEN, President. P. P. HEYWOOD, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1878—CHICAGO, ILL., September 18 and 19:
I. S. BLACKWELDER, President. J. M. DRESSER, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1879—CHICAGO, ILL., September 17 and 18:
GEO. W. ADAMS, President. W. B. CORNELL, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1880—CHICAGO, ILL., September 8 and 9:
A. W. SPALDING, President. A. J. WATERS, Vice-President.
GEO. W. HAYES, Sec. and Treas.

* Elected and entered upon their duties at this session.

HISTORICAL.

ANNUAL MEETINGS OF THE ASSOCIATION—Continued.

- 1881—CHICAGO, ILL., September 14 and 15:
J. M. DRESSER, President. E. F. RICE, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1882—CHICAGO, ILL., September 6 and 7:
W. B. CORNELL, President. J. M. NEUBERGER, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1883—CHICAGO, ILL., August 29 and 30:
JAMES M. DE CAMP, President. C. W. POTTER, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1884—CHICAGO, ILL., September 10 and 11:
CYRUS K. DREW, President. T. J. ZOLLARS, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1885—CHICAGO, ILL., September 23 and 24:
J. L. WHITLOCK, President. T. H. SMITH, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1886—CHICAGO, ILL., September 8 and 9:
W. F. FOX, President. H. H. HOBBS, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1887—CHICAGO, ILL., September 14 and 15:
ABRAM WILLIAMS, President. W. R. FREEMAN, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1888—CHICAGO, ILL., September 12 and 13:
ISAAC W. HOLMAN, President. J. C. MYERS, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1889—CHICAGO, ILL., September 17 and 18:
JOHN HOWLEY, President. W. T. CLARKE, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1890—CHICAGO, ILL., September 10 and 11:
E. A. SIMONDS, President. E. V. MUNN, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1891—CHICAGO, ILL., October 7, 8 and 9:
H. C. EDDY, President. BYRON G. STARK, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1892—CHICAGO, ILL., September 27 and 28:
H. P. GRAY, President. W. P. HANFORD, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1893—CHICAGO, ILL., September — and —: *
EUGENE HARBECK, President. E. L. ALLEN, Vice-President.
E. V. MUNN, Sec. and Treas.

* Date to be named.

OFFICERS ELECTED

AT THE

TWENTY-THIRD ANNUAL MEETING

OF THE

FIRE UNDERWRITERS' ASSOCIATION

OF THE NORTHWEST.

FOR THE ENSUING YEAR 1892-93.

PRESIDENT.

EUGENE HARBECK, - - - - - CHICAGO, ILL.
General Agent Phenix Ins. Co., Brooklyn, N. Y.

VICE-PRESIDENT.

E. L. ALLEN, - - - - - CHICAGO, ILL.
Manager Royal Ins. Co., England.

SECRETARY AND TREASURER.

E. V. MUNN, - - - - - BELOIT, WIS.
Special Adjuster Home Ins. Co., New York.

BOARD OF DIRECTORS.

GEORGE W. ADAMS, Independent Adjuster, - - - CHICAGO, ILL.
E. L. ALLEN, Manager Royal Ins. Co., England, - - - CHICAGO, ILL.
J. MABBETT BROWN, Adjuster Imperial, England, - - - CHICAGO, ILL.
EUGENE CARY, Manager German-American Ins. Co., - - - CHICAGO, ILL.
H. T. FOWLER, { Special Agent and Adjuster Ins. Co. of { MINNEAPOLIS, MINN.
 { North America and Penna. Fire, {
EUGENE HARBECK, Gen'l Agt. Phenix Ins. Co., Brooklyn, N. Y., CHICAGO, ILL.
JOHN W. MAGINN, State Agent N. Y. Underwriters' Agency, St. LOUIS, MO.
J. J. McDONALD, Gen'l Mngr. Continental Ins. Co., N. Y., - CHICAGO, ILL.
E. V. MUNN, Special Adjuster Home Ins. Co., New York, - BELOIT, WIS.
J. P. SINGLETON, Special Agent Niagara Ins. Co., - LOUISVILLE, KY.
H. CLAY STUART, Special Agent Western, Toronto, - DES MOINES, IOWA.
F. H. WHITNEY, Secretary Michigan F. & M., - - - DETROIT, MICH.
GEO. A. S. WILSON, Independent Adjuster, - - - CHICAGO, ILL.

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